

Dentist

Terms and Conditions

Terms and Conditions for Payments to General Dental Practitioner / Periodontist / Orthodontist for Medical Services Provided to Irish Life Health Members

(“Terms and Conditions”) from 17 June 2024

1 Definitions

- 1.1 In these Terms and Conditions and in the Schedules unless the context otherwise requires or unless otherwise specified the following definitions will apply:

Acceptance Form means the form attached at Schedule 1 of these Terms and Conditions.

Agreed Rate means the Standard Rate as appropriate.

Business Day(s) means a day other than a Saturday, Sunday or public holiday in Ireland when banks in Dublin are open for business.

Claim means the submission, by a medical facility, of a Claims Form, invoices and any other supporting documentation, to ILH, in accordance with the requirements which are set out in clauses 22 and 23 of the General Ground Rules in the Schedule of Benefits, for the purpose of seeking payment for the health care providers who/that have provided medical services to a Member, and which includes Dentists’ invoices. Similar words shall have the same meaning.

Claims Form means the standard ILH form which ILH requires health care providers to complete and submit to ILH in order to seek direct payment for providing medical services to Members.

Claim Records means all relevant documents, information and records relating to a Claim

General Dental Practitioner / Periodontist / Orthodontist means a medical practitioner who:

- a) is a registered Dental practitioner;
- b) holds a current full registration with the Dental Council of Ireland;
- c) is on the Register of Dentists;
- d) is qualified to practice as a primary medical care physician;
- e) holds a primary medical qualification or an equivalent recognised qualification outside Ireland and holds all necessary qualifications to act as a Dentist in the Republic of Ireland;
- f) is registered with ILH; and
- g) has completed their Continuing Professional Development requirements.

Dentist(s) means a General Dental Practitioner / Periodontist / Orthodontist.

Data Protection Legislation means any laws applicable to the Parties in relation to the processing of the Relevant Personal Data under this agreement, including:

- a) the European Communities (Electronic Communications Networks and Services) Regulations 2011;
- b) the General Data Protection Regulation (Regulation (EU) 2016/ 679 of the European Parliament and the Council of 27 April 2016) (the “GDPR”);
- c) the Data Protection Acts 1988 to 2018; and
- d) any mandatory guidance and/ or codes of practice issues by the Data Protection Commissioner or other relevant Supervisory Authority, including the European Data Protection Board.

Data Security Breach means the accidental or unlawful destruction, loss, alteration, unauthorised disclosure or access to Personal Data.

Dental Oral Ground Rules mean the oral ground rules published yearly by ILH, which are available on the ILH website.

Direct Settlement means the process whereby a Member’s health insurance Claim is submitted to ILH by the Member’s health care provider on behalf of the Member and consequently such Claim is paid by ILH directly to the health care provider.

General Ground Rules mean the ground rules published yearly by ILH, which are available on the ILH website.

Health Insurance Contract has the meaning assigned to it in the Health Insurance Act 1994 as amended.

ILH means Irish Life Health Designated Activity Company.

Irish Dental Council means the Dental Council of Ireland, 57 Merrion Square, Dublin 2.

Lawful Purposes means those purposes set out in clause 7.3 of these Terms and Conditions.

Medically Necessary means medical care which is prescribed by a Dentist, and which, in the opinion of our medical advisors, is generally accepted as appropriate with regard to good standards of medical practice and:

- a) is consistent with the Member’s symptoms or diagnosis or treatment;
- b) is necessary for such a diagnosis or treatment;
- c) is not provided primarily for the convenience of the Member, the medical facility or health care provider or at the request of the Member;
- d) is furnished at the most appropriate level, which can be safely and effectively provided to the Member;
- e) is for procedures and investigations that are medically proven and appropriate;
- f) does not include extended convalescence or palliative care.

Member means a person insured under a Health Insurance Contract underwritten by ILH.

Oral Surgeon means a party, who in addition to being a Dental Surgeon has also completed an approved and accredited course and is on the Specialist Register of Oral Surgeons.

Party means the Dentist and ILH and Parties shall mean the Dentists and ILH.

Payment means the payment of the Agreed Rate by ILH to the Dentists.

Private Hospital means a private medical facility as listed in the ILH Members handbook.

Registered with ILH (and similar words) mean the Dentist has provided ILH with the following:

- a) Their curriculum vitae.
- b) Copies of any contracts and/or agreements, and/or evidence of any arrangements, governing their ability to practice dentistry and/or where they can practice dentistry.
- c) Proof of their registration as a specialist with the Irish Dental Council, and the Register of Dentists.
- d) Their bank account details.
- e) Their Taxation reference number.

Register of Dentists, Register of Oral Dentists and Register of Orthodontists means the relevant register maintained by the Dental Council of Ireland under the Dentists Act 1985.

Relevant Personal Data means the Personal Data and any Special Categories of Personal Data as listed in Schedule 2.

Schedule of Benefits means the ILH Schedule of Benefits for Professional Fees 2024.

Special Categories of Personal Data has the meaning set out in the Data Protection Legislation.

Specialist Register of Oral Surgeons, Specialist Register of Orthodontists and Specialist Register of Oral Dentists means the relevant register maintained by the Dental Council of Ireland.

Standard Rate means the sum ILH shall pay directly to a Dentist to partially indemnify a Member who has received Treatment from the Dentist where the Dentist's professional fees are covered under the Member's Health Insurance Contract. The Standard Rate in respect of each Treatment is set out in the Schedule of Benefits. Benefit is only payable to general dental practitioners/ periodontists / orthodontists, at the standard rate. Participating rates are not applicable.

Treatment means the medical treatments, procedures and services set out in the Schedule of Benefits.

VAT means value added tax.

2. General

- 2.1** Where the Dentist provides Treatment to a Member, ILH shall discharge the Dentist's professional fees (as set out in the Schedule of Benefits) on behalf of the Member by Direct Settlement, subject always to these Terms and Conditions and the terms of the Member's Health Insurance Contract.
- 2.2** The Dentist acknowledges that, in order to receive Payments from ILH, they must (a) be Registered with ILH and (b) accept these Terms and Conditions. For Dental Surgeons/Orthodontists, the Standard Rate Dentist (part-participating rate) is only payable and is a contribution to the ILH Member's cost.
- 2.3** The Dentist shall accept these Terms and Conditions by completing the form attached at Schedule 1 of these Terms and Conditions and returning it to ILH within thirty (30) days.
- 2.4** Notwithstanding clause 2.3 of these Terms and Conditions, the Dentist shall be deemed to have accepted these Terms and Conditions if they submit a Claim to ILH.
- 2.5** Where the Dentist has accepted or been deemed to accept these Terms and Conditions (the "Effective Date"), these Terms and Conditions shall govern the relationship between ILH and the Dentist from the Effective Date as if these Terms and Conditions were an agreement signed by both parties.
- 2.6** All Payments shall be electronic funds transfer to the Dentist by ILH to the bank account notified to ILH by the Dentist.

3. Term and Amendments

- 3.1** Subject to clause 3.2, these Terms and Conditions (including the terms and the Agreed Rates set out in the Schedule of Benefits) shall apply from the Effective Date and shall continue to be applied unless and until replaced by ILH.
- 3.2** Notwithstanding clause 3.1, the new Agreed Rates (i.e. the Agreed Rates set out in the Schedule of Benefits) shall not apply where the Dentist submits or has submitted an invoice to ILH (or an invoice is submitted or has been submitted on their behalf) which contains the previously issued Agreed Rates contained in ILH's previous schedule of benefits (i.e. the Agreed Rates contained in ILH's schedule of benefits applicable to the dates of service).
- 3.3** Where ILH wishes to amend or replace these Terms and Conditions, the Dentist shall be given thirty (30) calendar days advance notice of the replaced and/or amended Terms and Conditions and a copy of the updated Terms and Conditions will be sent by post to their last known address.
- 3.4** The Dentist agrees that the Schedule of Benefits forms part of these Terms and Conditions and that they will at all times be bound by the contents of the Schedule of Benefits. The Dentist acknowledges that the Schedule of Benefits which forms part of these Terms and Conditions is available at www.irishlifehealth.ie and the Dentist confirms their acceptance of the manner in which the Schedule of Benefits is incorporated into these Terms and Conditions.

- 3.5** ILH may amend the Schedule of Benefits, at its sole discretion, on 1 September, 1 December, 1 March and 1 June each year and shall publish each amended Schedule of Benefits on www.irishlifehealth.ie. The Dentist shall be bound by the most recent Schedule of Benefits published on www.irishlifehealth.ie and shall be responsible for obtaining the most recent version of the Schedule of Benefits from www.irishlifehealth.ie.

4. Termination

- 4.1** ILH shall have the right to terminate the arrangement between ILH and the Dentist with immediate effect if:
- 4.1.1** the Dentist breaches any aspect of these Terms and Conditions;
 - 4.1.2** the Dentist does not hold a current full registration with the Irish Dental Council and is no longer on the Register of Dentists;
 - 4.1.3** an Orthodontist ceases to be on the Specialist Register of Orthodontists;
 - 4.1.4** the Dentist is no longer Registered with ILH;
 - 4.1.5** the Dentist provides fraudulent information to ILH as part of a Claim;
 - 4.1.7** the Dentist is grossly negligent as recorded by the Irish Dental Council in the provision of Treatment to a Member;
- 4.2** Any termination of the relationship between ILH and the Dentist pursuant to clause 4.1 above shall be without prejudice to any right or claim ILH may have against the Dentist.
- 4.3** At any time, either Party may terminate the arrangement between them by giving the other Party thirty (30) calendar days' notice in writing sent to the last known address of the other Party.

5 Dentist's Obligations

- 5.1** The Dentist warrants:
- 5.1.1** that they are registered as a specialist with the Irish Dental Council, and are included on the Register of Dentists;
 - 5.1.2** that their provision of Treatment to Members does not violate or conflict with any law applicable to the Dentist;
 - 5.1.3** that they have all required qualifications, training, registration and specialisations to provide Treatment to Members;
 - 5.1.4** that they shall provide all Treatment to Members as soon as might practicably be arranged;
 - 5.1.5** that they shall provide all Treatment to Members to the highest level of professional skill and care;

- 5.1.6** that they shall at all times abide by the rules and recommendations of the Irish Dental Council;
- 5.1.7** that the information which they have provided to ILH, in order to Register with ILH or, in accordance with clause 5.3, is true and accurate;
- 5.1.8** that they shall abide by all rules and requirements in the Schedule of Benefits, and in particular, the General Ground Rules, the Dental Oral Ground Rules, the payment rules and the payment indicators, when providing Treatment to Members.

- 5.2** The warranties referred to in clause 5.1 shall be deemed to be repeated by the Dentist each time a Claim is made to ILH.
- 5.3** The Dentist shall inform ILH immediately in the event that there is any change to any contract, agreement and/or arrangement governing their ability to practice dentistry and/or where they can practice dentistry thirty (30) calendar days in advance of such change becoming effective and shall provide ILH with a copy of the updated/new/amended contract, agreement and/or arrangement as soon as it is available.
- 5.4** The Dentist shall inform ILH immediately in the event that there is any change to their registration with the Irish Dental Council.
- 5.5** In advance of any Treatment of a Member, a Dentist shall ensure that Members understand that ILH shall only pay the Standard Rate in respect of Treatment provided by them and shall inform the Member of the amount that Member will be required to pay to the Dentist themselves.
- 5.6** Where the Agreed Rates are not payable by ILH for, any reason, the Dentist shall in advance of providing the Treatment to the Member in question, ensure that the Member understands that ILH shall not pay the Agreed Rates on the Member's behalf and shall inform the Member of the amount that the Member shall be required to pay to the Dentist themselves.
- 5.7** All professional fee accounts must be submitted within thirty six (36) months of the discharge of the Member for payments in full as per the Terms and Conditions of this agreement. For professional fee account submissions made more than thirty six (36) months after discharge of the Member; these will not be payable by ILH and the Member may not be billed for such services unless cases of genuine error or hardship occur, which will be reviewed upon request on a case-by-case basis.
- 5.8** The Dentist shall notify ILH of their current practice address and will notify ILH of any change of practice address as soon as practicable.

6 Payments

- 6.1** Subject to the clause 6.2, ILH shall pay a Dentist the applicable Standard Rate where they have personally provided Treatment to a Member and such Member's Health Insurance Contract with ILH provides that such Member shall be indemnified for such Treatment. For the purposes of these Terms and Conditions, a Dentist will not have provided Treatment to a Member where the Dentist supervised another Dentist who performed the Treatment i.e. the Dentist must personally perform the Treatment/ service for which

payment is being sought.

6.2 ILH shall not pay the Agreed Rates to the Dentist where:

- 6.2.1** the Dentist has breached these Terms and Conditions;
- 6.2.2** the Dentist has not complied with the rules and requirements set out in the Schedule of Benefits;
- 6.2.3** ILH's medical advisors are of the opinion that the Treatment provided to the Member was not Medically Necessary, was provided to the Member in error, or was provided to the Member in order to remedy medical treatment and/or services given in error;
- 6.2.4** the Treatment is not within the Dentist's speciality or within the scope of the Dentist's field of experience;
- 6.2.5** the Dentist provides fraudulent information as part of a Claim;
- 6.2.6** there is a bona fide dispute between the Member and the Dentist in respect of the Treatment, the Claim and/or the amount of professional fees which the Dentist has charged the Member;
- 6.2.7** the Treatment procedure and/or service provided by the Dentist to the Member is not listed in the Schedule of Benefits;
- 6.2.8** the Dentist is not registered with or ceases to be Registered with ILH;
- 6.2.9** the Claim is not made in accordance with the requirements set out in the General Ground Rules in the Schedule of Benefits;
- 6.2.10** the Dentist did not provide the Treatment to the Member;
- 6.3.11** the Dentist supervised another Dentist who provided the Treatment to the Member;
- 6.3.12** ILH is not obliged, under the Member's Health Insurance Contract with ILH, to indemnify the Member for the professional fees of a Dentist in respect of the Treatment;
- 6.3.13** the Member's Health Insurance Contract stipulates that the Member shall pay the Dentist's professional fees directly to the Dentist and claim part or all of such payment back from ILH.

6.3 A Dentist shall not seek any sum from ILH other than the Standard Rate in respect of the Treatment they have provided to Members.

6.4 A Dentist shall not seek any sum from ILH in respect of persons who are not Members.

6.5 The Agreed Rates shall be inclusive of VAT.

6.6 The Dentist shall immediately reimburse ILH any sums paid to them where ILH has paid such sums due to a fraudulent Claim or in error. Where the Dentist fails to reimburse ILH for such sums within a reasonable period of time, ILH may off set such sums against any other sums payable to the Dentist on any account whatsoever.

7 Data Protection

- 7.1** For the purposes of this clause 7, the terms “Data Controller”, “Data Processor”, “Data Subject”, “Personal Data”, “Process” or “Processed” and “Supervisory Authority” shall have the meanings set out in the Data Protection Legislation.
- 7.2** Each Party shall, to the extent required by law, comply, and procure that all of its employees, agents and subcontractors comply with the provisions of Data Protection Legislation.
- 7.3** It is acknowledged by the Parties that each Party has independent purposes and means for processing the Relevant Personal Data and that accordingly, each Party acts as an independent Data Controller in relation to such processing. It is further acknowledged by the Parties that, in relation to the Relevant Personal Data, the Parties are not joint Data Controllers and neither Party is a Data Processor on behalf of the other
- 7.4** The Parties acknowledge that it will be necessary for each Party to share the Relevant Personal Data of Members with the other party for the following Lawful Purposes: in connection with the submission, processing, assessment, and payment of Claims and in determining whether the Member’s Health Insurance Contract provides that ILH shall indemnify the Member for the Treatment to be provided by the Dentist. Each Party shall ensure that the Relevant Personal Data which it shares with the other Party can be lawfully used or disclosed for the Lawful Purposes and in the manner, it is disclosed to the other Party.
- 7.5** Each Party shall ensure that it Processes the Relevant Personal Data fairly and lawfully in accordance with Data Protection Legislation and shall not process Relevant Personal Data in a way that is incompatible with the Lawful Purposes. Each Party is responsible for providing a privacy notice regarding the Processing for which it is responsible.
- 7.6** The Parties agree that if either party receives any complaint, notice or communication from a Supervisory Authority which relates to the other Party’s processing of Relevant Personal Data received under this Agreement or a potential failure to comply with Data Protection Legislation which one Party ought reasonably to have been made aware of by the other Party, promptly (and in any event within three (3) Business Days) forward such complaint, notice or communication to the relevant Controller and provide the Controller with reasonable cooperation and assistance in relation to the same.
- 7.7** The Parties acknowledge that the responsibility for complying with any Data Subject request (in relation to any rights of Data Subjects or otherwise) falls to the Party receiving the Data Subject request in respect of the Relevant Personal Data held by that Party. The Parties agree to provide reasonable and prompt assistance (and in any event within five (5) Business Days of a request for assistance from the other Party) to enable the other Party to comply with any Data Subject requests and to respond to any other queries or complaints from Data Subjects.
- 7.8** The Parties agree to implement appropriate technical and organisational measures to protect the Relevant Personal Data in their possession against unauthorised or unlawful processing and against accidental loss, destruction, damage, alteration or disclosure in accordance with Data Protection Legislation and will ensure a level of security

appropriate to the harm that might result from such unauthorised or unlawful processing or accidental loss, destruction or damage; and the nature of the Relevant Personal Data to be protected.

- 7.9** The Parties shall each comply with its obligation to report a Data Security Breach to the appropriate Supervisory Authority and (where applicable) data subjects under Article 33 of the GDPR and, where necessary, the Parties shall inform each other where any Data Security Breach relates to the Processing of Relevant Personal Data by the other Party, irrespective of whether there is a requirement to notify any Supervisory Authority or Data Subject(s). The Parties agree to provide reasonable assistance as is necessary to the other Party to facilitate the handling of any Data Security Breach in an expeditious and compliant manner and in accordance with Data Protection Legislation.
- 7.10** The Parties agree that they shall not do anything which results in the other Party being in breach of the Data Protection Legislation.
- 7.11** Nothing in this Agreement shall relieve either Party of its own direct responsibilities and liabilities under Data Protection Legislation.
- 7.12** Each Party shall be responsible for compliance with the Data Protection Legislation in relation to its own Processing of Relevant Personal Data under the Agreement. Any data protection losses arising from Processing of the Relevant Personal Data shall be solely the responsibility of the Controller carrying out the Processing at issue except to the extent that any data protection losses (or the circumstances giving rise to them) are contributed to or caused by any breach of the Agreement by the other Party.
- 7.13** Immediately upon the termination (for whatever reason) of the arrangement between the Parties, each Party shall surrender any Personal Data it received from the other Party to the other Party and shall destroy all copies of such Personal Data (in whatever medium) except as otherwise prescribed by law.
- 7.14** The Data Processor shall not acquire any rights in, or title to, any part of Relevant Personal Data processed by it on behalf of the Data Controller and shall not use or reproduce (in whole or in part) such Relevant Personal Data in any form except as may be required pursuant to these Terms and Conditions.

8 Audit

- 8.1** The Dentist shall, on request and upon reasonable notice, afford ILH or ILH's representatives' access to such records as are required by ILH or its representatives to verify the Dentists compliance with these Terms and Conditions and/or to investigate suspect fraud and/ or investigate waste, abuse or error, that may result in financial or reputational loss to ILH.
- 8.2** Notwithstanding the generality of clause 8.1 the Dentist shall keep and maintain, for a period of six (6) years from the date of submission of a Claim to ILH, full and accurate Claim Records.
- 8.3** The Dentist shall, on request and upon reasonable notice, afford ILH or ILH's representatives such access to the Claim Records and medical records as may be required by ILH or its representatives in order to:

- > investigate or identify suspected fraud or material accounting mistakes;
- > fulfil any auditing, legal or regulatory requirement;
- > verify the accuracy of Claims;
- > verify compliance with these Terms and Conditions;
- > verify compliance with the rules and requirements set out in the Schedule of Benefits;
- > verify any amount payable or receivable by ILH.

8.4 The Dentist shall ensure that the Claim Records contain sufficient information to enable ILH or its representative to carry out the activities listed at point 8.3 above of these Terms and Conditions

8.5 ILH acknowledges that the Dentist must at all times comply with the laws and regulations governing the Dentists relationship with their patients. ILH agrees that nothing in this clause 8 shall preclude the Dentist from satisfying their legal or regulatory obligations.

9 Confidentiality

9.1 The Dentist hereby undertakes to ILH to keep confidential all information (written or oral) concerning the business and affairs of ILH or any company in the ILH group of companies that they shall have obtained or received as a result of the arrangement between the Dentist and ILH.

9.2 The Dentist hereby undertakes to ILH to keep the contents of the Schedule of Benefits confidential and not to disclose the Schedule of Benefits in whole or in part to any other person save those of its employees, agents or sub-contractors involved in the provision of Treatment to Members and who are required to know the same.

10 Entire Agreement

10.1 This Agreement constitutes the entire agreement between the Parties in relation to the subject matter hereof and supersedes any previous agreement, oral or written.

11 Governing Law & Jurisdiction

11.1 These Terms and Conditions shall be interpreted, construed and governed by Irish Law and the Parties shall submit to the exclusive jurisdiction of the Irish Courts.

12 Severability

12.1 If any provision of these Terms and Conditions shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, the invalidity or unenforceability of such provision shall not affect the other provisions of these Terms and Conditions and all provisions not affected by such invalidity or unenforceability shall remain in full force and effect.

13 Waiver

- 13.1** The waiver by either Party of a breach or default of any of the provisions of these Terms and Conditions by the other Party shall not be construed as a waiver of any succeeding breach of the same or other provisions nor shall any delay or omission on the part of either Party to exercise or avail itself of any right power or privilege that it has or may have hereunder operate as a waiver of any breach or default by the other Party.

14 Dispute Resolution

- 14.1** If any dispute arises in connection with these Terms and Conditions, the Parties shall, within twenty-one (21) Business Days of a written request from one Party to the other, meet in a good faith effort to resolve the dispute.
- 14.2** If there is failure to reach agreement between the Parties within a 21 Business Day period (or such other length of time as the Parties may from time to time agree) from the date the Parties meet to resolve the dispute in accordance with clause 14.1 above, then the Parties will attempt in good faith to settle the dispute by mediation in accordance with the Centre for Disputes Resolution (CEDR) Model Mediation Procedure.
- 14.3** Neither Party may commence any court proceedings/arbitration in relation to any dispute arising out of these Terms and Conditions until it has attempted to settle the dispute in accordance with clauses 14.1 and 14.2.
- 14.4** If the dispute or difference has not been resolved by mediation within thirty (30) calendar days of the initiation of such procedure, or if either Party refuses to participate in the mediation procedure, then the courts of Ireland shall have exclusive jurisdiction to settle the dispute or difference and to hear and decide any suit, action or proceedings relating to the dispute or difference and, for these purposes, each Party irrevocably submits to the jurisdiction of the Courts of Ireland.

Acceptance of Terms And Conditions and Notification of Dentist Status

Provider Support Section

P.O. Box 13028

Dublin 1

1,

confirm that I accept ILH's Terms and Conditions for Payments to Consultants for Medical Services Provided to ILH Members.

(Tick as appropriate)

I confirm that I am a:

☐ General Dental Practitioner ☐ Periodontist

☐ Orthodontist

I confirm that I am registered on the Irish Dental Register:

Signed:

Date:

Name:

Irish Dental Council Registration Number:

ILH Provider Number:

Schedule 2

Relevant Personal Data

For the purposes of the Lawful Purposes as set out in clause 7.3 of these Terms and Conditions, the following types/categories of Relevant Personal Data may be shared between the Parties:

Hospital claim form

Part 1 – Section completed by Patient:

Patient Details

- Patient's name
- Daytime contact number or mobile of patient
- Was treatment received directly as a result of an accident?
- Patient's membership number
- Patient's date of birth
- Did you elect to be a private patient of the Dentist?
- When did you first suffer from these symptoms or illness?
- When did you first visit your dentist with these symptoms?
- Name and address of dentist first attended
- Telephone number of dentist first attended
- Have you ever made a claim for this or any other similar condition in the past with Irish Life Health or any other health insurer?
- If yes, please supply details of where and when

Personal Injury Claims

- Date of occurrence of injury:
- Brief description of how injury occurred:
- Place of injury:
- Do you plan to pursue a claim against a third party?

Third Party Claims

- Name and address of person
- Company or public body responsible
- Name of insurance company
- PIAB contact name
- Name/Contact number of solicitor:

Customer Consent & Declaration at end of section (See Appendix 1)

Part 2 – Section completed by Dentist

- Nature of symptoms
- Duration of symptoms
- Has the patient a history of these or any related symptoms?
- If yes, please give the details and dates of the treatments prior to this admission
- Is the admission/treatment related to a clinical research study
- When did the patient first consult you with these symptoms?
- Please supply full description and details of tests/treatment supplied covered by this claim
- Procedure Codes
- Date of Procedure
- Medical Attendance
- In non-surgical cases please list medical treatment offered and description