



Health Insurance Department

HIP Dental Plan

WHAT DENTAL BENEFITS ARE COVERED UNDER HIP?

Your HIP dental benefits cover the following:

Dental Benefit Summary – DE00			
Benefits are payable in accordance with the Bermuda Dental Fee Schedule			
<i>Basic Dental Services (DE00):</i>			
Preventive and Diagnostic Exams, Consultations, Polishing, Scaling or Root Planing, Fluoride	75% of Fee Schedule	Policy Year: Unlimited	Lifetime: Unlimited
Surgical and Minor Restorative	75% of Fee Schedule	Policy Year: \$1,200	Lifetime: Unlimited
		Policy Year: Unlimited	Lifetime: Unlimited

A detailed Schedule of Benefits is provided on subsequent pages.

WHAT DENTAL BENEFITS ARE NOT COVERED UNDER HIP?

Your HIP Dental Plan is designed to cover basic dental procedures. You should be aware that treatment for the following services is not covered:

- Endodontics – Root Canal Services
- Periodontic – Treatment of Gum Disease
- Major Restorative – Crowns, Inlays, Onlays
- Dentures or Bridgework
- Braces
- Dental Implants and Related Procedures

WHO IS ADMINISTERING THE BENEFIT?

The HIP dental benefit is administered by Bermuda Life Insurance Company Limited, a member of the Argus Group.

HOW DO I MAKE A CLAIM?

At the time of service, present your dentist with your HIP ID Card. Your dentist may require payment “up-front” and in this situation, we ask that you take or mail your original receipt and a dental claim form that has been completed by your dentist to the Argus Customer Service Centre. In some cases, your dentist may submit the claim form directly to Argus on your behalf. Your reimbursement cheque will be issued within 15 business days from receipt of your claim. Cheques are mailed to your home address. For this reason, it is important to notify the Health Insurance Department of any changes in your mailing address.

WHAT IF I NEED EXTENSIVE DENTAL TREATMENT?

If you require treatment for bridges, dentures, implants or crowns, you need to ask your dentist to submit a “pre-estimate” of the cost directly to Argus. Argus will advise you and your dentist how much of the estimated cost will be covered by the dental plan. You will receive reimbursement once the treatment has been completed and the claim submitted to Argus.

WHO DO I CONTACT REGARDING MY DENTAL COVERAGE?

If you have any questions regarding your new dental coverage under the HIP Dental Plan, or on any submitted or rejected claims, please contact the Argus Customer Service Centre at: **298-0888**.

HIP Dental Plan Schedule of Benefits

Basic Dental Services (DE00)

Eligible Expenses include:

Preventive & Diagnostic Dentistry

A. Diagnostic Services:

- (a) Complete oral examinations,
- (b) Recall examinations,
- (c) Emergency examinations,
- (d) Specific examinations,
- (e) 1 complete series or 1 panoramic radiograph in any 36 months,
- (f) 8 bitewing radiographs during any plan year,
- (g) Problem specific periapical or occlusal radiographs,
- (h) Consultations.

B. Diagnostic Procedures:

- (a) Soft and hard tissue biopsies,
- (b) Cytological testing.

C. Preventive Services:

- (a) Polishing,
- (b) Scaling or root planing,
- (c) Topical application of fluoride.

Surgical & Minor Restorative Dentistry

A. Surgical services performed in a dentist's office or hospital:

The fee for the following surgical procedures includes anaesthesia other than general anaesthesia, appropriate radiographs, surgery, control of haemorrhage, sutures and routine post-surgical care. No additional benefit is payable for these services.

- (a) Extractions of erupted teeth,
- (b) Extractions of impacted teeth,
- (c) Removal of root, bone or foreign body,
- (d) Excision of torus, tumours, or cyst,
- (e) Surgical incision and drainage,
- (f) Surgical exposure without orthodontic attachment,
- (g) Alveoloplasty, if performed without a surgical extraction,
- (h) Frenectomy,

(i) Haemorrhage control.

B. Minor Restorative Services:

The fee for the following restorative procedures includes local anaesthesia, removal of decay, pulp protection, placement of a base and occlusal adjustment. No additional benefit is payable for these services.

Multiple restorations on a common surface placed on the same date will be considered a single restoration.

The maximum benefit payable will not exceed the fee for a 5 surface restoration regarding the same tooth during one sitting.

- (a) Amalgam restorations, limited to the cost of non-bonded amalgam restorations,
- (b) Acid-etch and non acid-etch tooth coloured restorations,
- (c) Retentive pins for restorations,
- (d) Prefabricated metal and plastic crowns, limited to primary teeth,
- (e) Relining and rebasing of existing dentures, provided at least 6 months have elapsed since denture insertion, and limited to once in any 3 year period,
- (f) Caries, trauma and pain control, when provided on a separate date from the final restoration.