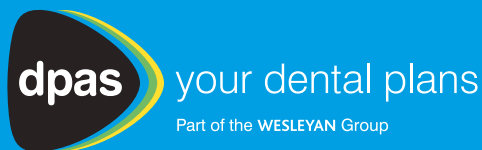




# Worldwide Dental Emergency Assistance Scheme

## MEMBER HANDBOOK

The Worldwide Dental Emergency Assistance Scheme has been set up to offer discretionary support and assistance to Dental Plan patients who request treatment following a Dental Trauma and/or dental emergency or Oral Cancer.





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# The Worldwide Dental Emergency Assistance Scheme - Details

In this handbook **you** will find details about the Worldwide Dental Emergency Assistance Scheme ("the Scheme") and how it works, together with the Scheme Rules and other important information.

The Worldwide Dental Emergency Assistance Scheme is a discretionary scheme established to offer support and assistance to **Dental Plan** patients who request treatment following a **Dental Trauma** and/or dental emergency or **Oral Cancer**.

**The Scheme is a wholly discretionary scheme**, not an insured scheme. It is funded by **your Dental Plan Administrator** to pay **Benefits** at the sole and absolute discretion of the **Scheme Manager**. The Scheme Rules can be found on Page 6.

Due to the discretionary nature of the Scheme, **we** ask that **you**, if at all possible, contact **us** first, in the event **you** wish to request assistance.

## What is a wholly discretionary scheme and how is discretion applied?

**Dental Plan** patients are eligible to request assistance from the Scheme in the event of a **Dental Trauma** and/or dental emergency or **Oral Cancer**. The Scheme responds to such requests on a wholly discretionary basis. This means that, whilst the Scheme aims to provide **Benefits** in most cases, the Scheme has no obligation to provide any **Benefit** unless the **Scheme Manager** first decides (in its sole and absolute discretion) that the Scheme should provide a **Benefit**.

The **Scheme Manager** will look at each case individually to assess the request for a **Benefit**. It is possible that in some cases the **Scheme Manager** will decide to provide no **Benefit**. In addition, there are some circumstances in which the Scheme is not designed to help (these situations being similar to exclusions under an insurance policy) and these are explained in more detail on Page 5 and in the respective sections of the **Benefits** Schedule.

# The Worldwide Dental Emergency Assistance Scheme - Benefits

## What's covered?

You will be eligible to receive **Benefit** payments from the Scheme in the following situations, up to the limits shown on the Scheme **Benefits** Schedule, providing the **Scheme Manager** (at its sole and absolute discretion) has accepted your request for assistance:

- The cost of dental treatment by any dentist up to a maximum of £10,000 for any one incident of **Dental Trauma**;
- The cost of:
  - Emergency callouts;
  - Pain relief or **Emergency Temporary Treatment**;
- A specified amount for each complete 24-hour period of hospitalisation wholly or partly under the care of a consultant who specialises in dental or maxillofacial surgery;
- A specified amount if **you** are diagnosed with **Oral Cancer** and this is the primary cancer site.



## What's not covered?

Requests for assistance in the following circumstances are not eligible for consideration by the **Scheme Manager** and so no **Benefit** will be paid in respect of them:

- Participation in a criminal act;
- Abuse of alcohol or drugs or an incident while under the influence of alcohol or drugs (unless prescribed by a doctor for a condition other than drug or alcohol addiction);
- A self-inflicted injury;
- Routine dental treatment costs;
- In the case of **Dental Trauma** - participation in rugby (other than rugby played as a school sport) or boxing, including training where **you** have not worn a suitable protective gum shield;
- In the case of dental emergency – treatment received during normal working hours (8.00 am to 6.00 pm, Monday to Friday), provided by any of the following:
  - **Your** registered dentist
  - Another dentist at the same practice
  - A dental practice within a 15 mile radius of **your** registered practice.

### NOTE:

See the respective sections of the **Benefits** Schedule for specific excluded circumstances applicable to each section.

Answers to some frequently asked questions are also included on Page 20 to help **you** understand the **Benefits** that may, at the sole and absolute discretion of the **Scheme Manager**, be made available to **you** as a **Dental Plan** patient. Should **you** have any additional questions or queries, please see page 23 for details of how to contact **us**.

# Scheme Rules

1. The Scheme is only available to patients who have an in-force **Dental Plan** administered by **Dental Plan Administrators** in the Wesleyan Group and who have suffered a **Dental Trauma** and/or dental emergency or **Oral Cancer**.
2. A **Dental Plan** is in-force from the date **you** sign **your Dental Plan** registration form or, if later, the date the **Dental Plan** commences as stated in **your** registration form.
3. The Scheme offers **Benefits** on a wholly discretionary basis. This means that the Scheme has no obligation to provide any **Benefits** to a **Dental Plan** patient, unless the **Scheme Manager** first decides (in its sole and absolute discretion) that the Scheme should provide a **Benefit** to that patient. It is possible that, in some cases, the Scheme will provide no **Benefit**.
4. Membership of a **Dental Plan** does not create an entitlement to a **Benefit** from the Scheme, but rather gives rise to eligibility to request assistance from the Scheme.
5. If the **Scheme Manager** decides (in the exercise of its sole and absolute discretion) that the Scheme should provide a **Benefit** in response to a request for assistance, such **Benefit** will be payable from the **Fund** which is maintained by the Scheme for the purpose of paying those **Benefits**.
6. If the **Scheme Manager** decides (in the exercise of its sole and absolute discretion) that the Scheme should provide a **Benefit** in response to a request for assistance, the request will be assessed against the **Benefit** levels in force and the Scheme resources at the date of the occurrence of the **Dental Trauma** and/or dental emergency or **Oral Cancer**.

7. Payment of the **Benefit** is normally made direct to the dentist providing the treatment, but can be made to **you**, if **you** have directly incurred costs.
8. Failure to pay **your** monthly or annual **Dental Plan** fee, shall render **your** right to approach the Scheme to request assistance null and void.
9. The **Scheme Manager** reserves the right to recover the cost of meeting a request for assistance admitted by the Scheme from any third party.
10. The right is reserved to alter these rules and accompanying **Benefit** Schedules at any time. Any such alterations shall not affect the **Benefit** for an eligible, notified request for assistance in respect of which the **Scheme Manager** has decided (in the exercise of its sole and absolute discretion and prior to the date of the said alterations) that the Scheme should provide a **Benefit**. The latest version of these Scheme Rules, including **Benefit** levels is available at <http://scheme.dpas.co.uk/patients>.
11. In addition to the sole and absolute discretion of the **Scheme Manager** to decide that the Scheme should not provide a **Benefit** in response to a request for assistance, the right is reserved to not admit or pay any **Benefit** if **you** or anyone acting on **your** behalf gives us false information or makes a fraudulent request for assistance. If this happens, any monies already paid must be repaid to the **Fund**.



# Definitions

|                                      |   |
|--------------------------------------|---|
| <b>You, your</b>                     | The <b>Dental Plan</b> patient, being the person eligible to request assistance from the Scheme.  |
| <b>We, us, our</b>                   | The Worldwide Dental Emergency Assistance Scheme, which is operated by Worldwide Assistance Limited [a company registered in England and Wales with company number 10907861 and registered office at Cambrian Works, Gobowen Road, Oswestry, Shropshire SY11 1HS] |
| <b>Benefits</b>                      | Any sums paid to or on behalf of a <b>Dental Plan</b> patient by the Worldwide Dental Emergency Assistance Scheme at the sole and absolute discretion of the <b>Scheme Manager</b> .  |
| <b>Child</b>                         | A person who is under 18 years of age at the time a <b>Dental Trauma</b> occurs.  |
| <b>Dental Plan</b>                   | The <b>Dental Plan</b> offered by <b>your</b> dental practice and administered by <b>your Dental Plan Administrator</b> .   |
| <b>Dental Plan Administrator</b>     | The company in the Wesleyan Group which is named as the administrator of <b>your Dental Plan</b> .  |
| <b>Dental Trauma</b>                 | A sudden identifiable external blow to the mouth or teeth, or other external trauma that happens by chance and which could not have been expected, which causes a significant dental injury that requires dental treatment.                                       |
| <b>Emergency Temporary Treatment</b> | The initial appointment at any dental practice, or other dental facility for the sole purpose of immediate pain relief and to provide temporary treatment pending subsequent permanent treatment.   |



|                                  |   |
|----------------------------------|---|
| <b>Expert Medical Specialist</b> | A person other than <b>you</b> or a member of <b>your immediate family</b> or an employee of <b>yours</b> who is qualified as a consultant and specialises in <b>Oral Cancer</b> treatment, who is practising in the United Kingdom, Channel Islands, Isle of Man, United States of America, Canada or the European Union.  |
| <b>Fund</b>                      | The <b>fund</b> maintained by <b>us</b> for the purpose of paying <b>Benefits</b> at the sole and absolute discretion of the <b>Scheme Manager</b> .  |
| <b>Immediate Family</b>          | <b>Your</b> spouse/partner (residing with <b>you</b> ), a parent, grandparent, sibling or <b>child</b> including step relations.  |
| <b>Implant</b>                   | An intra-osseous fixture (an <b>implant</b> inserted into the bone) designed to integrate with the bone and replace the root of a tooth including the abutment.   |
| <b>Oral Cancer</b>               | Diagnosis of cancer of the lips, tongue, major salivary glands, gums, mouth or pharynx or the oral cavity from the lips to pharynx but excluding the tonsils, substantiated by an <b>Expert Medical Specialist's</b> letter and histology, where <b>Oral Cancer</b> is diagnosed as the primary site of cancer, and is non-recurring either at the same site or in a different location in the oral cavity. |
| <b>Prosthesis</b>                | An artificial device fitted in the mouth, to replace/restore dentition (teeth), including but not limited to crowns, bridges, dentures, inlays/onlays and veneers.  |
| <b>Scheme Manager</b>            | The person(s) appointed by the Scheme from time to time to administer the Scheme and determine whether to pay <b>Benefits</b> in response to requests for assistance.   |

To help **you** identify these definitions in this handbook, **we** have formatted them in **bold**.

# Benefit Schedule

## General provisions applicable to all Benefits

1. **You** must take all reasonable precautions to protect **yourself** against **Dental Trauma** and/or dental emergency or **Oral Cancer**.
2. Any communication in connection with the Scheme shall be in the English language.
3. This document shall be governed by and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
4. If **you** suffer **Dental Trauma** and/or a dental emergency or **Oral Cancer**, and have an in-force **Dental Plan**, **you** can request assistance from the Scheme.
5. **Your** request for assistance will be considered by the **Scheme Manager** and if, in its sole and absolute discretion, the request for assistance is admitted, the **Benefits** Schedule set out on pages 11 to 17, provides a guide to the level of **Benefit** normally paid by the Scheme.
6. If a request for assistance for treatment abroad is admitted, **we** will pay **Benefits** in Pounds Sterling using FX Converter at [www.oanda.com](http://www.oanda.com). The exchange rate will be calculated at the rate in force on the date of payment, unless evidence of Sterling conversion value is submitted with the request for assistance.
7. **IT IS IMPORTANT THAT, IF AT ALL POSSIBLE, YOU CONTACT US BEFORE GOING AHEAD WITH TREATMENT AS WE MAY NOT PAY REQUESTS FOR ASSISTANCE THAT HAVE NOT BEEN PRE-AUTHORISED** (for details of how to apply for pre-authorisation, please see page 22).

# Benefit Schedule

This **Benefits** Schedule provides a guide to the level of **Benefit** normally paid by the Scheme when a request for assistance is admitted at the **Scheme Manager's** sole and absolute discretion.

## SECTION 1 - DENTAL TRAUMA

- The amount that the Scheme will pay will depend on the treatment required. The treatment can be provided by any dentist, up to the limits shown in Table 1, but with an overall limit of £10,000 per injury incident.
- If **you** require further treatment, **Benefit** will only be paid if it relates to the original injury incident.
- Any treatments not specified in Table 1 will be considered under the '*Other necessary treatment*' item.
- Where treatment includes the repair or replacement of a crown, bridgework, a veneer or denture, **Benefit** will be paid according to the cost of a repair or replacement of similar type or quality.
- **Benefit** limits for **Prosthetic** work are inclusive of laboratory and non-laboratory fees and any temporary crowns.
- If **you** are under 18 years of age when the **Dental Trauma** occurs, **Benefit** will only continue to be paid for any treatment required for that particular **Dental Trauma** until **you** reach the age of 18, or for up to 5 years from the date of the injury incident, whichever is later.
- If **you** are an adult, treatment must be completed within 2 years of the date of the **Dental Trauma**.

# Benefit Schedule - continued

## What is NOT covered?

We will not admit any requests for assistance in respect of the following:

- Any dental treatment previously prescribed, diagnosed or planned at the time of the **Dental Trauma**;
- Treatment of a **Dental Trauma** caused by participation in rugby (other than rugby played as a school sport) or boxing, including training where **you** have not worn a suitable protective gum shield;
- **Dental Trauma** caused by any foodstuff (including a foreign body in food or drink) while being consumed, although a request for assistance for **Emergency Temporary Treatment**, in such circumstances, may be made;
- Treatment required as a result of ordinary wear and tear;
- The fitting or repair of an **implant\*\***.

**Table 1 – To be used by the dentist to complete the treatment plan section of your Request for Assistance Form**

| Treatment Type   | Limit Per Element   | Benefit Limit (£) |
|--|---------------------|-------------------|
| Examination and report to include necessary smoothing and polishing    | Per incident        | Up to 48.00       |
| Diagnosis - X-rays (up to 2 allowed per incident)                      | Per x-ray           | Up to 36.00       |
| Laboratory made temporary bridge following tooth loss (where required) | Per pontic/retainer | Up to 180.00      |
| Temporary denture following tooth loss (where required)                | Per denture         | Up to 300.00      |

| Treatment Type  | Limit Per Element  | Benefit Limit (£) |
|---|--------------------|-------------------|
| <b>Bridges</b>  |                    |                   |
| - All metal *   | Per retainer       | Up to 330.00      |
| - All metal *   | Per pontic         | Up to 330.00      |
| - Bonded metal/porcelain*   | Per retainer       | Up to 465.00      |
| - Bonded metal/porcelain*   | Per pontic         | Up to 430.00      |
| - Adhesive  | Per retainer       | Up to 275.00      |
| - Adhesive  | Per pontic         | Up to 300.00      |
| <b>Crowns and Veneers</b>   |                    |                   |
| - Porcelain jacket *  | Per crown          | Up to 430.00      |
| - Ceramic/Zirconia*   | Per crown          | Up to 535.00      |
| - Full metal*   | Per crown          | Up to 435.00      |
| - Metal bonded porcelain*   | Per crown          | Up to 465.00      |
| - Dentine bonded  | Per crown          | Up to 470.00      |
| - Post/core construction  | Per Tooth          | Up to 104.00      |
| Adhesive facing or veneer   | Per unit           | Up to 430.00      |
| <b>Dentures</b>   |                    |                   |
| - Permanent acrylic   | Per denture        | Up to 500.00      |
| - Permanent metal   | Per denture        | Up to 750.00      |
| <b>Root canal treatment</b>   |                    |                   |
|   | Per incisor/canine | Up to 315.00      |
|   | Per premolar       | Up to 315.00      |
|   | Per molar          | Up to 390.00      |
| Other necessary treatment<br>(including emergency attention<br>when required) | Per incident       | Up to 615.00      |

\* Includes any core and /or post required and any necessary interim covering.

\*\* Where an **implant** is sought as an alternative to fixed bridgework, an equivalent fee may be paid towards the cost of the **implant**.

# Benefit Schedule - continued

## SECTION 2 - DENTAL EMERGENCY Temporary emergency treatment

- For guidance on what to do in a dental emergency see page 19.

If **you** are in the UK

- **We** may pay **Benefits** for emergency callout and **Emergency Temporary Treatment** costs when **you** are away from home and more than **15 miles** from **your** dental practice and **you** could not reasonably access **your** dentist's own emergency arrangements.
- In respect of emergency callout costs (to open surgery) in the UK, **you** may request payment towards callout fees up to the amounts set out in Table 2 (or if **you** obtain advice by telephone where no attendance follows, up to £37).

**Table 2**

| Day and Time of Callout    | Callout Fee Limit   |         |
|----------------------------|---------------------|---------|
| Weekdays                   | 6.00 am to 8.00 am  | £135.00 |
|                            | 6.00 pm to 10.00 pm | £135.00 |
|                            | 10.00 pm to 6.00 am | £200.00 |
| Weekends and Bank holidays | 6.00 am to 10.00 pm | £180.00 |
|                            | 10.00 pm to 6.00 am | £200.00 |

- The amount **you** may request for **Emergency Temporary Treatment** is set out in Table 3 and is subject to a maximum of £470 per incident and £940 in any 12 month period.
- Any treatments not detailed in Table 3 are subject to the "*Other Emergency Temporary Treatment*" limit shown.
- Where permanent treatment has been provided, **Benefit** may be paid to equivalent **Emergency Temporary Treatment** limits.

**Table 3 – To be used by the dentist to complete the treatment plan section of your Request for Assistance Form**

| Treatment Type  | Limit per element | Benefit Limit (£) |
|---|-------------------|-------------------|
| Examination and treatment of sensitivity                                      | Per Incident      | Up to 48.00       |
| X-ray   | Per Incident      | Up to 32.00       |
| Treatment to stop haemorrhage including follow up care                        | Per Incident      | Up to 51.00       |
| Tooth extraction (max two teeth)  | Per Tooth         | Up to 82.00       |
| Root extirpation, including dressing and treatment of infection               | 1 canal           | Up to 102.00      |
|   | 2 canals          | Up to 107.00      |
|   | 3+ canals         | Up to 140.00      |
| Treatment of infection  | Per Incident      | Up to 38.00       |
| Investigation and dressing – 1st tooth  | Per Tooth         | Up to 43.00       |
| – additional teeth  | Per Tooth         | Up to 25.00       |
| Resecure crown or inlay   | Per Tooth         | Up to 45.00       |
| Resecure bridge   | Per Bridge        | Up to 55.00       |
| Temporary bridge  | Per Bridge        | Up to 155.00      |
| Temporary crown   | Per Tooth         | Up to 75.00       |
| Temporary post and core   | Per Tooth         | Up to 77.00       |
| Repair/adjust orthodontic appliance   | Per Appliance     | Up to 60.00       |
| Repair of denture to include ref-fixing of teeth and gums and repair of clasp | Per Denture       | Up to 53.00       |
| Adjust denture  | Per Denture       | Up to 33.00       |
| Remove sutures inserted by another dentist                                    | Per Incident      | Up to 31.00       |
| Other emergency temporary treatment   | Per Incident      | Up to 75.00       |

# Benefit Schedule - continued

## If **you** are outside the UK

If **you** are outside the UK and **you** suffer a dental emergency **you** may visit any available dentist for **Emergency Temporary Treatment** and then request assistance from **us** to pay for that treatment, up to a limit of £470 per incident. If at all possible, **you** should contact **us** first to pre-authorise **your** request, as payment of **Benefit** remains at the sole and absolute discretion of the **Scheme Manager**.

## What is NOT covered?

### **Benefit WILL NOT** be paid for:

- Any incident which occurs when **you** are residing outside the UK for more than 180 consecutive days.
- Treatment received during normal working hours (8.00 am to 6.00 pm Monday to Friday) provided by:
  - **Your** dentist,
  - Another dentist at the same practice,
  - The rota dentist, or
  - A dental practice within 15 miles of **your** dental practice (unless it relates to a **Dental Trauma**).
- Permanent treatment. Should permanent treatment be necessary, **Benefit** will be paid at the equivalent temporary limit (unless it relates to a **Dental Trauma**).
- Costs in excess of **Benefit** limits.



## SECTION 3 - HOSPITALISATION

- If **you** are admitted to hospital for treatment as an inpatient either wholly or partly under the care of a consultant who specialises in dental or maxillofacial surgery, **we** may pay **Benefit** of up to £68 for each overnight stay in hospital (up to a maximum of 365 nights) while **your** hospitalisation period continues.

### What is NOT covered?

- Hospitalisation for any condition for which treatment was diagnosed prior to the date **you** joined **your Dental Plan**.

## SECTION 4 - ORAL CANCER

- If **you** are diagnosed by an **Expert Medical Specialist** as suffering from **Oral Cancer**, **we** may pay **you** a fixed **Benefit** of £2,500.

### What is NOT covered?

We will not admit a Request for Assistance for:

- **Oral Cancer** that first manifests itself and /or for which investigations /diagnosis has been made either prior to or within the first 90 days of your joining the **Dental Plan**;
- **Oral Cancer** directly or indirectly associated with Human Immunodeficiency Virus (HIV) or any related sickness including Acquired Immune Deficiency Syndrome (AIDS);
- Non-invasive cancers;
- **Oral Cancer** attributable to the smoking or chewing of tobacco products or betel nuts and/or alcohol abuse.

# Complaints Procedure

If **you** feel **we** could have done better or there is something **you** believe **we** should be doing differently, **we** would like to know. Our aim is to respond to any concerns to **your** satisfaction and use **your** feedback in order to improve **our** service in the future. **We** want to resolve complaints as soon as possible.

If a complaint is complex or serious, **we** will send an acknowledgement within three working days and a full response within four weeks. If, for any reason, this timetable cannot be met, **we** will explain why.

**We** will try to resolve **your** complaint to **your** satisfaction quickly and fairly. If **you** are not satisfied with **our** response **you** can refer **your** complaint to our Appeals Panel, which comprises independent representatives from the dental profession. For details on how to contact **us** please see page 23.

# Scheme Governance

The Scheme is operated by Worldwide Assistance Ltd. Its purpose is to assist **Dental Plan** patients who suffer a **Dental Trauma** and/or dental emergency or **Oral Cancer**. The Scheme makes payments to fund treatment at the sole and absolute discretion of the **Scheme Manager**.

The **Fund** receives payments from **Dental Plan Administrators** in the Wesleyan Group. The **Fund** is applied solely to assisting **Dental Plan** patients, with the only other costs charged to the **Fund** relating to administration of requests for assistance made and the management of the **Fund's** resources.

The **Scheme Manager** uses actuarial expertise to regularly review the levels of resource in the **Fund** and uses past experience to determine what requests for assistance might arise in the future and how much the Scheme can afford to pay in response to requests for assistance.



# Worldwide Dental Emergency Assistance - Q&A

## Q1 : How does my Dental Plan and the Worldwide Dental Emergency Assistance Scheme work?

**A1 :** As a member of a **Dental Plan**, **you** will have the peace of mind that **your** preventive dental care is provided by **your** dentist in return for convenient monthly payments. The monthly amount that **you** pay depends on the type of plan. **Your Dental Plan Administrator** manages and administers **your Dental Plan** payments using its Direct Debit Originator status. The **Dental Plan Administrator** also arranges for **you** to have access to the Scheme which forms an integral part of the **Dental Plan** and could provide further assistance in the event of **Dental Trauma** and/or dental emergencies or **Oral Cancer**.

Should **you** suffer a **Dental Trauma**, a dental emergency or be diagnosed with **Oral Cancer**, **you** may make a request for a payment from the Scheme. **The Scheme Manager**, at its sole and absolute discretion, may choose to reimburse **you** either in full or in part for the costs of any necessary treatment (up to the limits specified in the **Benefits** Schedule). Whatever decision is made, a full explanation will be provided.

## Q2 : What happens in a dental emergency?

**A2 :** (i.) At home (within 15 miles of **your** dental practice): when **you** are at home **you** should call **your** practice to access **your** dentist's own emergency arrangements, including the out-of-hours emergency arrangements if appropriate. In the unlikely event that **your** dentist's emergency arrangements are not available, and **you** need to seek treatment elsewhere, **you** may see a dentist of **your** choice or **we** could assist **you** in finding a dentist.

When **you** are at home, unless the emergency treatment is required as a result of a **Dental Trauma**, or is outside of normal working hours, **you** cannot make a request for assistance from the Scheme (see Page 16). Emergency treatment may be covered by **your Dental Plan** if provided by **your** dentist or any rota dentist. **Your** practice will be able to advise **you** if **your Dental Plan** includes emergency treatment.

(ii.) Away from home (more than 15 miles from **your** dental practice): if **you** are away from home or overseas **you** may see any dentist or **we** could assist **you** in finding a dentist. The British Consulate, **your** hotel, holiday representative or hosts may also be able to provide contact details for a dentist in the area.

# Worldwide Dental Emergency Assistance - Q&A

At home or away from home, **we** can help **you** find a suitable dentist in the local area and can book **you** an appointment. Whilst every endeavour will be made to source a dentist and make an appointment, **we** cannot guarantee that a dentist will be able to see **you**.

At home or away from home, **you MUST CONTACT US, IF AT ALL POSSIBLE, TO OBTAIN PRE-AUTHORISATION, BEFORE GOING AHEAD WITH TREATMENT AS YOUR REQUEST FOR ASSISTANCE MAY NOT BE PAID IF IT HAS NOT BEEN PRE-AUTHORISED.** See Question 8 on how to obtain pre-authorisation.

If **your** request for assistance is admitted, we will pay for **Emergency Temporary Treatment** required at the initial appointment subject to the limits in the **Benefits Schedule**. **You** should pay for the treatment, obtain a receipt and submit a Request for Assistance Form.

**For full details of how to contact us, see page 23.**

### **Q3 : Why do I need to get my request for assistance pre-authorised?**

**A3 :** The Worldwide Dental Emergency Assistance Scheme is a discretionary scheme and therefore the **Scheme Manager** uses its sole and absolute discretion to decide if the Scheme can make a payment from the **Fund** to help **you**. If **you** have an in-force **Dental Plan** and **your** situation meets the guidelines laid down in **our Benefits Schedule** then in most cases, **we** are likely to be able to help. Considering each case individually, it is possible that in some cases the **Scheme Manager** will decide to provide no **Benefit**. Once **we** have assessed **your** situation **we** can give **you** a decision on whether **we** can pre-authorise **your** request for assistance.

If **your** request for assistance has been pre-authorised **you** can go ahead and seek treatment which will be paid for by the Scheme subject to the applicable limits as specified in the **Benefits Schedule**. Once **we** receive **your** completed Request for Assistance Form and any associated treatment plan from **your** dentist, **we** can arrange for payment of **Benefits** from the **Fund**.

#### **Q4 : What is Emergency Temporary Treatment?**

**A4 : Emergency Temporary Treatment** is the initial appointment at any dental practice, or other dental facility for the sole purpose of immediate pain relief and to provide temporary treatment pending subsequent permanent treatment.

#### **Q5 : Can I request a payment for permanent treatment received during an emergency appointment?**

**A5 :** No. Unless the emergency appointment is required as a result of a **Dental Trauma** (see page 11), the Scheme provides for **Emergency Temporary Treatment**. If permanent treatment is received, any payment under the Scheme will be based on the likely cost of **Emergency Temporary Treatment** had this been delivered in isolation.

#### **Q6 : I have tripped and damaged a tooth (e.g. in a fall whilst running for a bus). The tooth had already been identified as a tooth requiring treatment; can I make a request for assistance from the Scheme?**

**A6 :** If **your** request for assistance has been pre-authorized **you** should complete a Request for Assistance Form. **The Scheme Manager** will investigate both the circumstances surrounding the injury incident and the pre-incident condition of the tooth to determine how much **Benefit** in the Scheme's absolute discretion may be paid (see page 12).

#### **Q7 : How is the Scheme funded?**

**A7 : Dental Plan Administrators** in the Wesleyan Group make payments to the Worldwide Dental Emergency Assistance Scheme, who operate a **Fund** to be used to help **Dental Plan** patients if they need assistance. The **Fund** is managed using actuarial expertise to make sure it has sufficient resources to provide assistance. Payments from the **Fund** are at the absolute discretion of the **Scheme Manager** who sets internal guidelines to ensure decisions on what **Benefits** are paid are consistent and fair and can be met from the **Fund's** resources.

# Worldwide Dental Emergency Assistance - Q&A

**Q8 : How do I obtain pre-authorisation for treatment that is needed as a result of suffering a Dental Trauma or if I need Emergency Temporary Treatment?**

**A8 : During normal working hours (8.00 am to 6.00 pm Monday to Friday).**

Please call the Assistance Team on 0300 303 5065 .

**Outside of normal working hours (6.00 pm to 8.00 am Monday to Friday, Weekends or Bank Holidays).** Please call the Dental Helpline on **0800 525631 overseas: (0044) 1747 820841.**

Whether **you** are calling the Assistance Team or the Dental Helpline, the dedicated and experienced call handlers will guide **you** through the process to establish if 1) **you** need immediate access to a dentist to receive **Emergency Temporary Treatment** and/or 2) **you** wish to submit a request for assistance and require pre-authorisation.

**Please have to hand the following information:**

- Contact details, email and telephone number
- Any medical/dental concerns
- Nature of incident – what, when, how and where.

Where access to an emergency dentist is also required:

- **Your** current location, if away from home (postcode preferably)
- Whether transport is available and distance prepared to travel to a dentist
- Any times unavailable to attend a practice.

**Our** team will determine whether **your** request can be pre-authorised. If **your** request is accepted, the final **Benefit** payable will be determined upon receipt of a signed and fully completed Request for Assistance Form.

If any of the information provided during the pre-authorisation call is later found to be incorrect **your** request may be declined. For example, if **you** indicated that **you** have a valid plan at **your** registered dentist, which is later found to be incorrect any request for assistance may be declined.

# Your Data

We will ask **you** to provide **us** with data and personal information if **you** need to call on The Worldwide Dental Emergency Assistance Scheme for help. Some of this information will be sensitive as this will relate to **your** dental health. If **you** apply for assistance **we** will seek **your** consent to obtain and hold **your** information. Full details of how **we** manage **your** data can be found in **our** Privacy Policy which was supplied to **you** when **you** joined **your** Dental Plan. A full copy of this Privacy Policy can also be found at <http://scheme.dpas.co.uk/patients> or can be obtained from **your** dental practice or directly from **us** by calling 01747 870910.

## WORLDWIDE DENTAL EMERGENCY ASSISTANCE SCHEME

Helping Dental Plan patients in the event of a dental emergency

The Worldwide Dental Emergency Assistance Scheme  
Cambrian Works, Gobowen Road  
Oswestry, Shropshire SY11 1HS

## CONTACT US

If **you** have suffered a **Dental Trauma** and/or dental emergency or **Oral Cancer**, please contact **us** on:

During normal UK working hours:

T: 0300 303 5065

E: [assistance@wdeas.co.uk](mailto:assistance@wdeas.co.uk)

Outside normal UK working hours:

T: 0800 525631

If overseas: T: (0044) 1747 820841

In the event of a complaint:

T: 0300 303 5065

E: [complaints@wdeas.co.uk](mailto:complaints@wdeas.co.uk)

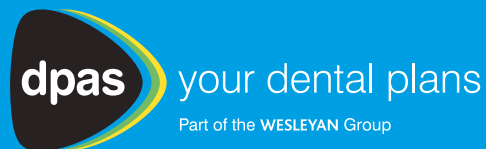
For queries relating to **your** Dental Plan

T: 01747 870910

E: [enquiries@dpas.co.uk](mailto:enquiries@dpas.co.uk)

Calls to the above numbers may be recorded for training and monitoring purposes.

The Worldwide Dental Emergency Assistance Scheme is operated by Worldwide Assistance Limited (10907861).  
A company registered in England and Wales.  
Registered Office: Cambrian Works, Gobowen Road, Oswestry, Shropshire SY11 1HS. Part of the Wesleyan Group.



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Worldwide Assistance Ltd, part of the Wesleyan Group.**

**A financial services mutual founded in 1841, Wesleyan Assurance  
Society provides specialist advice and solutions to the dental profession.**