



Worldwide

Dental Emergency Assistance Scheme

SCHEME SUMMARY AND IMPORTANT INFORMATION

THE SCHEME



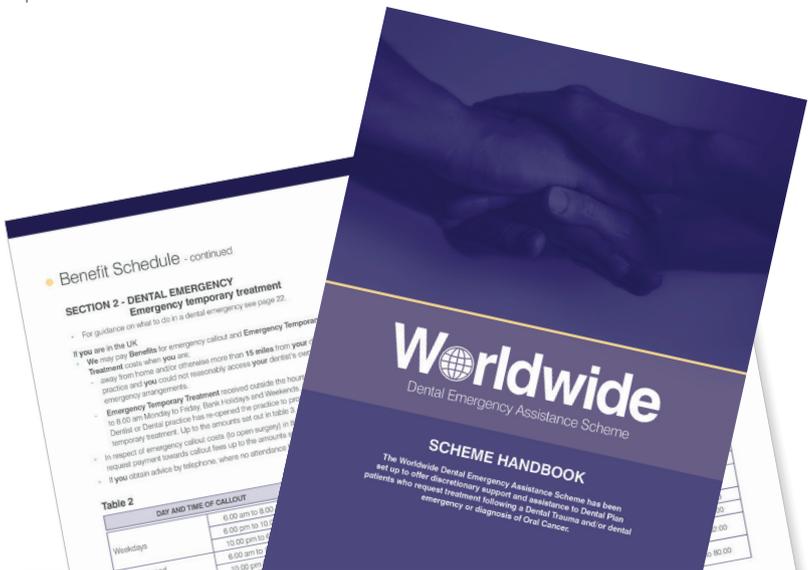
Worldwide Dental Emergency Assistance Scheme Summary

Whilst you are a member of a dental plan administered and managed by Practice Plan Limited or DPAS Limited, you are eligible to make a request for assistance under the Worldwide Dental Emergency Assistance Scheme ('the Scheme'). The Scheme is managed by the Scheme Manager on behalf of Worldwide Assistance Limited, part of the Wesleyan Group.

This is a brief description of how the Scheme operates. See the table (overleaf) for the benefits and a list of the limitations and exclusions. It does not contain the full Scheme rules. Full details can be found in the Worldwide Dental Emergency Assistance Scheme Handbook which is available to download from scheme.wdeas.co.uk/patients. Please check the Handbook carefully to be sure the Scheme meets your needs.

The Worldwide Dental Emergency Assistance Scheme is a wholly discretionary scheme, not an insured scheme. It has been established to offer support and assistance to dental plan patients who request treatment following a dental trauma and/or dental emergency or diagnosis of oral cancer. It is funded by your Dental Plan Administrator to pay Benefits at the sole and absolute discretion of the Scheme Manager, the person(s) appointed by the Scheme to determine whether to pay benefits in response to requests for assistance.

For further details of Scheme Governance, please refer to the Handbook.



● 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 diagnosis of 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 and these are explained in more detail in the respective sections of the Benefits Schedule in the Handbook.

● Scheme Eligibility Duration

Your eligibility to request assistance from the Worldwide Dental Emergency Assistance Scheme will continue for as long as you continue to pay your monthly or annual dental plan fee.

● How to make a request for assistance under the Worldwide Dental Emergency Assistance Scheme

A completed Request for Assistance Form, together with any necessary supporting documentation, should be submitted to the Assistance Team as soon as possible. Request for Assistance Forms are available either from your dental practice or the Assistance Team. You can also download a form from scheme.wdeas.co.uk/patients. If you need to discuss your request at any stage, please contact the Assistance Team (see contact details opposite).

NOTE: It is important that, if at all possible, you contact the Assistance Team before going ahead with treatment as the Scheme Manager may not pay for requests for assistance that have not been pre-authorised. For details of how to apply for pre-authorisation, please see the Handbook.



● How to make a complaint in connection with the Worldwide Dental Emergency Assistance Scheme

If you are dissatisfied with the service provided in relation to the Scheme, or if you feel that an incorrect decision has been made, please contact the Assistance Team who will investigate your complaint. If you remain dissatisfied with their final response, you may approach the Appeals Panel for assistance.

In the event of a complaint:

Appeals Panel, Cambrian Works, Gobowen Road
Oswestry, Shropshire SY11 1HS
Tel: 0300 303 5061
Email: complaints@wdeas.co.uk

● Useful Contact Details

Assistance Team, WDEAS, Cambrian Works, Gobowen Road,
Oswestry, Shropshire SY11 1HS

Assistance Team direct line:

Tel: 0300 303 5061
Email: assistance@wdeas.co.uk

For general enquiries relating to your dental plan, please contact your plan provider:

Practice Plan Limited: Tel: 01691 684120
DPAS Limited: Tel: 01747 870910

*Sally Donnelly, one of the
Assistance Team on hand to
help with your enquiries.*



Benefits

If your request for assistance is accepted by the Scheme Manager, you will be eligible to receive benefit payments from the Scheme in the following situations:

BENEFITS	NOTES
Treatment following dental trauma	To assist with the cost of treatment after a dental accident. Treatment limits and an overall limit per request (see section 1 of the Handbook).
Emergency temporary dental treatment in the UK and abroad	Payment towards emergency temporary treatment when away from your own dentist. Treatment limits and an overall limit per incident per calendar year apply (see section 2 of the Handbook).
Out-of-hours consultation for dental emergency or dental trauma	Pays a callout fee to a dentist who opens their surgery to treat you in a dental emergency – Weekends, Bank Holidays and 6.00 pm to 8.00 am weekdays. Pays a fee towards a telephone conversation, where no follow-on treatment/appointment takes place (see section 2 of the Handbook).
Permanent Facial Disfigurement	A specified amount if you suffer permanent facial disfigurement due to a dental trauma (see section 3 of the Handbook).
Hospital cash benefit	Pays a benefit per night when staying overnight in hospital under the care of a dental or oral/maxillofacial surgeon (see section 4 of the Handbook).
Oral cancer benefit	A benefit payable when first diagnosed by an expert medical specialist (see section 5 of the Handbook).
Redundancy	Monthly reimbursement of your plan membership cost, if you are made compulsorily redundant - max 12 months (see section 6 of the Handbook).



LIMITATIONS AND EXCLUSIONS	WHERE CAN I FIND OUT MORE?
Criminal acts; alcohol or drug abuse; self-inflicted injury and routine dental treatment costs.	Page 5 of the Handbook
<p>Dental trauma:</p> <ul style="list-style-type: none"> i) Caused by participation in rugby (other than rugby played as a school sport) or boxing, including training, in either case without wearing suitable protective gum shields; ii) Caused by any foodstuff (including any foreign body in food or drink) while being consumed, although a request for assistance for Emergency Temporary Treatment, in such circumstances, may be made; iii) Treatment more than two years after the dental trauma; iv) Any dental treatment previously prescribed, diagnosed or planned at the time of the dental trauma; v) Treatment required as a result of ordinary wear and tear; vi) Loss or damage to dentures, mouthguards, gum shields or any dental appliances unless they are being worn at the time of the Dental Trauma; vii) CT Scans for implants. 	See section 1 of the Handbook
<p>Dental Emergency:</p> <ul style="list-style-type: none"> i) Permanent treatment in a dental emergency; ii) Emergency treatment provided by your own dentist/practice, another dentist within 15 miles of your registered practice during the hours of Monday to Friday, 8.00 am to 6.00 pm. Note: You may make a request for emergency dental treatment if you are more than 15 miles away from your dental practice; iii) Emergency treatment provided by your own dentist/practice 6.00 pm to 8.00 am Monday to Friday, Bank Holidays or Weekends, where the practice is open for appointments. iv) Any incident which occurs when you have been residing outside of the UK for more than 180 consecutive days; v) Any subsequent treatment required after the initial appointment is specifically excluded. 	See section 2 of the Handbook
Permanent Facial Disfigurement, scarring that is not visible 12 months from the date of the incident.	See section 3 of the Handbook
Hospitalisation for any condition for which treatment was diagnosed prior to the date you joined the dental plan.	See section 4 of the Handbook
<p>Oral cancer:</p> <ul style="list-style-type: none"> i) Oral cancer diagnosed before joining the dental plan; ii) Benign or pre-malignant conditions, cancer in situ or other non-invasive cancers that have no potential for spreading; iii) Oral cancer attributable to the smoking or chewing of tobacco products or betel nuts and/or alcohol abuse; iv) Oral cancer directly or indirectly associated with HIV or any related sickness including AIDS; v) No further benefit is payable in the event of reoccurrence of the same oral cancer either at the same site or in a different location in the oral cavity. 	See section 5 of the Handbook
<p>Redundancy:</p> <ul style="list-style-type: none"> i) Voluntary redundancy; ii) Where you have not been in continuous employment for six months prior to the date of redundancy; iii) Where you were under notice of redundancy at the date of joining the dental plan; iv) The expiry of a fixed-term contract; v) If you are self-employed or employed by a temporary employment agency; vi) If your employment ceases due to grounds of ill health. 	See section 6 of the Handbook

