

Advantage Clarity Dental

ADVANTAGE CLARITY DENTAL PLAN FROM ICENI INTERNATIONAL - 2023 OVERVIEW

FOR POLICIES INCEPTING 1 JANUARY 2023 TO 31 DECEMBER 2023 INCLUSIVE

Product Overview

Product: Advantage Clarity Dental

Standard Policy Term: 12 calendar months

Availability:

- Can be provided on either an employer-funded basis, an employee-funded basis, or a combined basis with both the employer and the employee paying proportional contributions.
- May be accessed either through a broker or intermediary or directly without broker involvement.
- May be administered through the Advantage Vault online application portal.
- Qualifies for a multi-product discount when purchased alongside an additional Advantage product.
- Cover is available for employees and their partners, plus children for whom they are legally or financially responsible.
- Up to eight levels of cover, each providing full NHS charges reimbursement and increasing reimbursement of a comprehensive range of preventative and restorative private treatment costs, plus Oral Cancer and Accidental Injury

Proposed Benefit Structure

Benefits are provided on a group policy basis.

All Directors and Employees of the Assured as per schedule lodged with Underwriters, including Spouse/Partner and Dependent Children (where the appropriate premiums have been paid) up to 25 years of age who are living with Parents or in full-time education.

Children are covered up to a maximum of three per employee, sharing a unit of treatment.

Treatment description	Level 1	Level 2	Level 3	L	Level 4	L	evel 5	l	evel 6	L	evel 7	L	evel 8
Private Treatments													
Normal Examination		£ 20.00	£ 30.00	£	40.00	£	50.00	£	60.00	£	70.00	£	87.50
Full case assessment		£ 30.00	£ 46.50	£	63.00	£	96.00	£	129.00	£	162.00	£	202.50
Small X-ray		£ 5.00	£ 6.50	£	8.00	£	11.00	£	14.00	£	17.00	£	21.25
Medium X-ray		£ 9.00	£ 14.50	£	20.00	£	31.00	£	42.00	£	53.00	£	66.25
Panoral X-ray		£ 15.00	£ 20.50	£	26.00	£	37.00	£	48.00	£	59.00	£	73.75
Scale & polish		£ 40.00	£ 47.50	£	55.00	£	63.00	£	85.00	£	107.00	£	133.75
Scale & polish for periodontitis		£ 30.00	£ 50.00	£	70.00	£	110.00	£	150.00	£	190.00	£	237.50
One surface amalgam		£ 15.00	£ 27.50	£	40.00	£	65.00	£	90.00	£	115.00	£	143.75
Two surface amalgam		£ 18.00	£ 34.00	£	50.00	£	82.00	£	114.00	£	146.00	£	182.50
Three plus surface amalgam		£ 23.00	£ 46.50	£	70.00	£	117.00	£	164.00	£	211.00	£	263.75
Composite filling anterior small		£ 22.00	£ 36.00	£	50.00	£	78.00	£	106.00	£	134.00	£	167.50
Composite filling anterior large		£ 25.00	£ 42.50	£	60.00	£	95.00	£	130.00	£	165.00	£	206.25
Composite filling posterior small		£ 22.00	£ 36.00	£	50.00	£	78.00	£	106.00	£	134.00	£	167.50
Composite filling posterior medium		£ 25.00	£ 42.50	£	60.00	£	95.00	£	130.00	£	165.00	£	206.25
Composite filling posterior large		£ 35.00	£ 52.50	£	70.00	£	105.00	£	140.00	£	175.00	£	218.75
R.C.T. Incisor/Canine		£ 45.00	£ 72.50	£	100.00	£	155.00	£	210.00	£	265.00	£	331.25
R.C.T. Premolar		£ 60.00	£ 92.50	£	125.00	£	190.00	£	255.00	£	320.00	£	400.00
R.C.T. Molar		£ 80.00	£120.00	£	160.00	£	240.00	£	320.00	£	400.00	£	500.00
Extraction		£ 30.00	£ 47.50	£	65.00	£	80.00	£	95.00	£	110.00	£	137.50
Surgical extraction	100%	£125.00	£150.00	£	175.00	£	225.00	£	260.00	£	295.00	£	368.75
Veneer	NHS Band	£ 80.00	£140.00	£	200.00	£	320.00	£	440.00	£	560.00	£	700.00
Inlay		£ 90.00	£170.00	£	250.00	£	410.00	£	570.00	£	730.00	£	912.50
Crown	Charges	£130.00	£215.00	£	300.00	£	470.00	£	640.00	£	810.00	£ 1	L,012.50
Post for crown		£ 30.00	£ 45.00	£	60.00	£	90.00	£	120.00	£	150.00	£	187.50
Conventional bridge		£320.00	£510.00	£	700.00	£1	,080.00	£	1,460.00	£	1,840.00	£ 2	2,300.00
Adhesive bridge		£160.00	£255.00	£	350.00	£	540.00	£	730.00	£	920.00	£ 1	L,150.00
Re-fix crown		£ 20.00	£ 27.50	£	35.00	£	50.00	£	65.00	£	80.00	£	100.00
Re-cement crown		£ 20.00	£ 27.50	£	35.00	£	50.00	£	65.00	£	80.00	£	100.00
Re-cement bridge (any)		£ 20.00	£ 27.50	£	35.00	£	50.00	£	65.00	£	80.00	£	100.00
Acrylic Full Denture U or L		£100.00	£175.00	£	250.00	£	400.00	£	550.00	£	700.00	£	875.00
Acrylic Full Denture U and L		£200.00	£350.00	£	500.00	£	800.00	£	1,100.00	£	1,400.00	£ 1	L,750.00
Chrome Denture upper		£160.00	£255.00	£	350.00	£	540.00	£	730.00	£	920.00	£ 1	L,150.00
Chrome Denture lower		£160.00	£255.00	£	350.00	£	540.00	£	730.00	£	920.00	£ 1	L,150.00
Reline dentures		£ 30.00	£ 37.50	£	45.00	£	60.00	£	75.00	£	90.00	£	112.50
Repair dentures		£ 30.00	£ 37.50	£	45.00	£	60.00	£	75.00	£	90.00	£	112.50
Mouthguard		£ 45.00	£ 52.50	£	60.00	£	75.00	£	90.00	£	105.00	£	131.25
Anaesthetist fee		£ 60.00	£ 70.00	£	80.00		100.00	£	120.00	£	140.00	£	175.00
Emergency treatment		£ 30.00	£ 37.50	£	45.00			£	75.00		90.00	£	112.50
Apisectomy		£ 50.00	£ 65.00	£	80.00		110.00	£	140.00	£	170.00	£	212.50
Child orthodontics		£325.00	£362.50	£	400.00		500.00	£	600.00	£	700.00	£	875.00
Overnight hospital stay		£ 50.00	£ 62.50	£	75.00	£	100.00	£	125.00	£	150.00	£	187.50
Emergency call-out fee		£ 75.00	£ 87.50	£	100.00	£	125.00	£	150.00	£	175.00	£	218.75

NHS Treatments	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
NHS Band 1	100%	100%	100%	100%	100%	100%	100%	100%
NHS Band 2	100%	100%	100%	100%	100%	100%	100%	100%
NHS Band 3	100%	100%	100%	100%	100%	100%	100%	100%
Annual Maximums								
Oral Cancer – lifetime treatment allowance	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000
Accidental Injury Treatment Allowance	£1,000	£4,000	£4,000	£5,000	£6,000	£7,000	£8,000	£8,000
Annual Routine Treatment Aggregate Allowance	£1,000	£2,000	£2,000	£3,000	£4,000	£5,000	£6,000	£6,000
Annual Personal Protective Equipment Allowance per person		£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00

Proposed Benefit Structure (continued)

Benefits are provided on a group policy basis.

Plan can be run on an "any time" basis, with members joining mid-term. When an existing employee joins on this basis, a qualifying period of one calendar month will apply before they will qualify for treatment. No premium will be due for this month. Where a member joins who is a new employee to the company and who hadn't previously declined the opportunity to join, they shall not be subject to the qualifying period.

All benefits are fully international in coverage, allowing the member complete freedom as to where and when to seek treatment.

No need to change practitioner

Claims process is paperless, driven by a secure online app

Premium payable monthly or annually by Direct Debit or BACS

Iceni will provide a client bespoke member benefits site for both dental and HCP from which paperless claims may be submitted online and members may access their documents, FAQs etc. This will be white-labeled to the employer to the extent that the employer would wish.

Plan Features

Advantage Clarity

Contact Us

If you have any questions regarding this, or any other Advantage product or service, please reach out to us and we will be pleased to assist.

Phil Earthey,

Managing Director, Iceni International Limited

www.iceni.uk.com

E-mail: info@advantagehealth.uk.com

Phone: EU & UK +44 (0)3301 335 518

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Advantage Health & Lifestyle Benefits

Elevate Beyond the Ordinary

www.advantagehealth.uk.com