

# Introduction

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**Advantage Dental Care – for you, your family,  
and your peace of mind.**

Welcome to Advantage Dental Care Plan from Icení International, which Xylem has elected to make available to you as part of the Benefit Window, with effect from 1 April 2024.

Some of you will already be aware of Advantage Dental Care, which has been available to Xylem employees for a number of years, and indeed you may well already be a member.

The purpose of this presentation is to give you the information to understand our product and how it works in order for you to make an informed choice and select Advantage Dental Care as a part of your personal benefit package.



# An introduction to dental insurance and why it is relevant to you

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We all understand that keeping yourself and your family dentally fit is vitally important. After all, the state of your oral health can affect many aspects of your overall health.

At Advantage, we strongly believe in a preventive approach to dental care, and the actions that you take throughout the year are in many ways more important than the 20 minutes you spend in the dentist's chair each year. However, despite the industry moving towards a single annual appointment, at Advantage we would strongly advocate you continue seeing your dentist or hygienist at least twice a year, or as often as is recommended by your dentist. Doing so will only serve to help you avoid costly and complex dental treatments further down the line.

The British Society of Dental Hygiene and Therapy estimates that more than 45 percent of adults are affected by gum disease, which may increase the risk of heart disease and can complicate symptoms associated with other medical conditions including diabetes. The good news is that gum disease can be prevented or slowed with regular preventative dental care, saving you time, money, and pain.

Taking care of your teeth and gums makes you less likely to develop cavities and lose teeth. Don't wait for a toothache to happen before you visit the dentist.

# Why Advantage Dental Care?

Since 2004 Advantage Dental Care from Icen International has been a market leader and innovator in the field of dental and medical health plans for employees across the UK and Europe.

## We believe in keeping things simple



### Benefits

A clear and concise range of benefits levels covering NHS treatments up to comprehensive private treatments.



### Attend any dentist

You may continue to use your existing trusted dentist. Confidence in your practitioner plays a significant role in your successful recovery from dental treatment, and we believe that the success of your treatment should come before all other factors.



### Simple and speedy

Simple and speedy online claim process with direct reimbursement to your nominated bank account.



### International cover

Receive your dental treatment anywhere!



### Simple claims process

Claim by secure online "click-and-send".

# Plan Benefits

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The Advantage Dental benefits structure is specifically designed to provide you with a benefit rich structure providing ultimate flexibility in approach. Be you registered with an NHS dentist, you will receive full reimbursement of your annual treatment fees without an upper limit. NHS treatment charges are capped, with a course of Band 3 NHS treatment currently being capped at £306.80 during 2023.

However, for those of you receiving your treatment from a private practitioner, private dentistry fees are not capped or limited in any way, and it is true to say that the past year has seen a significant increase in the charges levied by a large number of private practices as they seek to adjust to new processes in providing treatment post Covid. For private patients we have three levels of cover available, which each have incrementally increasing reimbursement levels, with Platinum Plan providing comprehensive reimbursement of private treatment changes.

This allows you to balance your budget against your anticipated need for treatment over the course of the year, allowing you to select the benefit structure that best suits the circumstances of you and your family.

All plan levels include full reimbursement of NHS treatment charges up to the annual aggregate treatment limits.

Not surprisingly, a full range of both preventative and restorative treatments are covered under the plan, be they your annual twice-yearly examination and cleaning, through to extensive restorative treatments such as Fillings, Extractions, Crowns, Bridgework, Dentures, Root Canal Treatment, and Dental Implants.

With additional benefits covering you for Worldwide Injury & Emergency Treatment, Dentists Call-Out Fees, a cash sum in the event of Hospitalisation, and an allowance of up to £15,000 for the treatment of Oral Cancer, you can be sure that whatever your need for dental treatment, we've got you covered!

For full benefit details, please reference the benefit table which can be found later in this presentation.

You may of course wish to add your partner to cover, and your natural or adopted children may join the plan up to the age of 25 years and receive cover up to the plan renewal following their turning 26. To be eligible for cover, if over the age of 18 years any children must still live with you, or be in full-time education, either based at home or away for example at university.



# Advantage Dental Care Cover Coverage Options

Plan Benefits	Gold	Gold Plus	Platinum
<b>100% reimbursement for NHS treatment</b>	Yes	Yes	Yes
<b>Routine examinations</b>	100% up to £60 per period of cover	100% up to £60 per period of cover	100% up to £110 per period of cover
<b>Hygiene treatments</b>	100% up to £70 per period of cover	100% up to £70 per period of cover	100% up to £130 per period of cover
<b>Dental x-rays</b>	100% up to £50 per period of cover	100% up to £50 per period of cover	100% up to £90 per period of cover
<b>Restorative treatments</b>	100% up to £550 per period of cover	100% up to £1,100 per period of cover	100% up to £1,650 per period of cover
<b>Worldwide dental injury</b> Cover for up to £3,000 of treatment per dental injury for up to four incidents per period of cover	Yes	Yes	Yes
<b>Worldwide emergency dental treatment</b> In the UK: up to £300 of treatment per incident for up to four incidents per period of cover. Outside the UK: up to £500 of treatment per incident for up to two incidents per period of cover.	Yes	Yes	Yes
<b>Hospital cash benefit</b> £60 for each night you stay overnight in a hospital, up to £1,200 per period of cover, for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.	Yes	Yes	Yes
<b>Dentist call-out fees</b> Up to £150 for one incident per period of cover.	Yes	Yes	Yes
<b>Oral cancer cover</b> Up to £15,000 towards one course of treatment for up to eighteen months following diagnosis.	Yes	Yes	Yes
<b>24 hour emergency helpline</b>	Yes	Yes	Yes
<b>Implant Cover</b> Annual limit per period of cover for maximum of one unit of dental implant treatment	No	No	No



# Premiums & the cost of Advantage Dental Cover

## Basic private treatment cover

from as little as  
**£19.68**  
per month

## Our most comprehensive private cover

from only  
**£59.09**  
per month

**Advantage has a plan level to suit both your needs, and your pocket.**

Any partners or children added to your policy must be on the same level of cover as yourself, the employee, and their premium contribution will be deducted from your salary monthly along with your premium.

All premiums quoted include Insurance Premium Tax at the current rate of 12%.

# Advantage Dental Care Xylem 2024

	<b>Single</b>	<b>Partner</b>	<b>Family</b>	<b>SPF</b>
<b>Gold</b>	£19.68	£39.40	£59.09	£39.40
<b>Gold Plus</b>	£27.16	£54.36	£81.52	£54.36
<b>Platinum</b>	£37.76	£75.54	£113.30	£75.54

Please note that all premiums are quoted gross of Insurance Premium Tax (IPT) at the prevailing rate of 12%



# Using your membership

## How to claim under the Advantage Dental Plan

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We believe in making claiming as simple as possible:

- ✓ E-mail claim submission
- ✓ Online claim submission
- ✓ E-claim (click & send) with instant acknowledgment and reimbursement notification

E-Claims are processed every working day with all other claims are processed within 5 working days of receipt. All claims are reimbursed electronically back to your nominated bank account.

While we provide a claim form for you to complete, this is simply in order to ensure that we have sufficient details to process the claim. If the invoice or receipt from your dentist details fully the treatment received then there is no need to complete and submit a claim form, just send us a copy or image of your dentist's invoice. It could not be simpler.



# FAQ's

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## What kind of treatments are covered?

Advantage Dental Plans are designed to help with the cost of:

- Routine preventative & restorative dental treatments
- Non-cosmetic treatments
- Emergency dental treatment
- Dental injuries

Your membership certificate shows which dental cover applies to you and the Benefit Schedule will show the maximum annual benefit limits that apply.

## Are pre-existing conditions covered?

Yes, Advantage Dental Plan does cover you for pre-existing conditions with the exception of dental implants and oral cancer.

## Are there restrictions on who can be covered on the Advantage Dental Plan?

In order to qualify for cover, all people who are insured:

The primary policy holder must be 18 years of age at the commencement date of your policy; Your children must be under 18 years of age, unmarried and permanently living with you or, if in full time education, under 26 years of age and living with you outside of termtime.

## Can I still use my same dentist?

Yes, we would never advocate you changing your dentist as long as you are happy with the service they provide. However, dentists must be registered with the General Dental Council if receiving treatment within the United Kingdom

## What classes as emergency dental treatment?

Emergency treatment is defined as:

Dental Services or supplies provided to an Insured Person for the immediate relief of severe pain, trauma, swelling or bleeding by their Dentist outside normal surgery hours or by any other Dentist whilst the Insured Person is away from home.

## Is there a waiting period before I can make a claim on my policy?

Preventative and restorative treatments are not subject to a qualifying period under this policy, with the exception of Dental Implant benefit.

### How will my claim be paid?

Reimbursement of eligible Advantage Dental Plan claims can be made direct to your chosen bank account via BACS (Bankers Automated Clearing Services).

### Can I change my plan level or basis of cover?

It is not possible to change your plan level mid-year, however you may do so at the annual renewal. If you experience a qualifying life event, such as marriage or the birth or adoption of a child, you may elect to add a qualifying new member to your cover. For further details of qualifying life events please contact your Employee Benefits HR team.

### How do I cancel my cover?

You have 14 days from receiving Your Policy documents in which to change Your mind. If you wish to cancel, please contact your HR Team.

**For additional details and to join the plan, please visit**  
[www.advantagehealth.info/xylem](http://www.advantagehealth.info/xylem)

**If you have any other questions before you sign up, please email us at**  
[assistance@advantagehealth.uk.com](mailto:assistance@advantagehealth.uk.com) **and we will get straight back to you.**

For existing Advantage members please continue to ask policy queries using the contact details in your insurance documents.

# What happens if I leave Xylem?

If you leave Xylem then your cover and that of any dependants will cease at the end of the month for which your final premium was paid.

However, you may continue your dental cover directly with Advantage by way of a monthly Direct-Debit plan. Full details of this can be obtained by visiting

[www.advantagehealth.info/wisdom](http://www.advantagehealth.info/wisdom)

