

Advantage Wisdom Dental

ADVANTAGE WISDOM DENTAL PLAN FROM ICENI INTERNATIONAL - 2023 OVERVIEW

FOR POLICIES INCEPTING 1 JANUARY 2023 TO 31 DECEMBER 2023 INCLUSIVE

Product Overview

Product: Advantage Wisdom Dental

Standard Policy Term: 12 calendar months

Availability:

- Advantage Wisdom 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.
- Advantage Wisdom 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 seven 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.

Advantage Wisdom Benefit Structure

		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7
NHS	Full cover for NHS treatment All dental treatment is covered under the NHS Bands 1,2,3 and 4.		100%	100%	100%	100%	100%	100%
	Dental Examination	1 '	£20	£30	£40	£60	£75	£100
Preventative	Dental scaling and cleaning	'	£35	£50	£65	£80	£95	£120
	Dental X-ray		£30	£40	£50	£60	£75	£95
	Fillings & root canal treatments		£125	£180	£290	£400	£800	£1,000
Minor treatment	Related Treatment] '	£50	£50	£75	£100	£100	£125
	Extractions (annual limit)		£100	£175	£225	£275	£355	£455
	Implants (Plans 6 & 7 only)			['	<u> </u>		<u></u>	(
	Crowns		1	1	1		1	1
	Bridges & dentures	100%	1	1	1	1 '	1 '	1
Major treatment	Related Treatment	All treatment falls under NHS Bands		80% up to £300	80% up to £500	80% up to £750	80% up to £2,000	80% up to £2500
major decument	Re-fix/re-cement and repairs)	1,2, 3 and 4	00,0 %, 1.5	00,0 %, 12			00% % 1.5 = ,	00/0 04 15 = 111
	Inlays & veneers (Veneers require prior approval before treatment)							
Additional benefits	Orthodontic treatment for Insured Children up to 18 years old (Annual limit)		£400	£400	£500	£625	£850	£1,000
	Mouth guards (annual limit)	1	£50	£50	£55	£60	£65	£80
	Emergency call out charge (2 per policy year)		£150 each	£150 each	£150 each	£150 each	£150 each	£150 each
	Overnight hospital stay (per night)		£60	£60	£60	£60	£60	£60
	£1,000 annual maximum	 '	 	<u> </u>		 '	 '	
	Accident/injury treatment	£1,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000
	Primary Oral cancer	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000
	PPE	£30	£30	£30	£30	£30	£30	£30

The 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

The 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 Wisdom

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.

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Advantage Health & Lifestyle Benefits

Elevate Beyond the Ordinary

www.advantagehealth.uk.com