

Chubb Dental Care Plus

Affordable dental care for you

CHUBB



Regular visits to the dentist and preventive dental treatments are required to maintain good oral health. However, the rising cost of dental visits can be a disincentive to seeking oral treatment.

With Chubb Dental Care Plus, you can manage the high cost of your dental bills, and enjoy affordable dental care. You will also be entitled to preferential treatment rates when visiting our large network of dental clinics.

Why sign up for Chubb Dental Care Plus?

Chubb Dental Care Plus gives you:

- Up to 100% coverage on emergency dental treatments, routine preventive treatments and X-rays
- Up to \$150 dental vouchers with every 2 years of continuous coverage
- Up to 25% savings on dental treatments for up to 4 nominated family members at the network of clinics
- Convenient access to a wide network of dental clinics

Eligibility

The Insured must be between the age of 18 and 60 on the policy commencement date; renewable up to 65 years old.

Premium Table

Monthly Premium	Deluxe	Premier
Main Insured or Partner only	\$37.97	\$40.83
Main Insured and Partner	\$75.95	\$81.66
Annual Premium	Deluxe	Premier
Main Insured or Partner only	\$455.69	\$489.97
Main Insured and Partner	\$911.38	\$979.95

Premiums stated above are inclusive of 7% GST.

Chubb Dental Care Plus at a Glance

Benefits	Deluxe		Premier	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency or accident related dental treatment (To relieve pain, swelling or bleeding)	80% coverage	80% coverage	100% coverage	100% coverage
Routine preventive visit (Inclusive of cleaning and fluoride)	80% coverage (1 visit per year)	50% coverage (1 visit per year)	100% coverage (1 visit per year)	70% coverage (1 visit per year)
X-ray (Limited to one set of interoral films or panoramic X-ray)	80% coverage	50% coverage	100% coverage	70% coverage
Amalgam or composite/ resin fillings (Necessary due to tooth decay and non-cosmetic reasons)	80% coverage	50% coverage	80% coverage	50% coverage
Extractions (Non-surgical)	80% coverage	50% coverage	80% coverage	50% coverage
Root canal treatment (X-ray included)	80% coverage	50% coverage	80% coverage	50% coverage
All other dental treatments	Access to network clinics and discounts	No benefit	Access to network clinics and discounts	No benefit
Special bonus for every 2 years of continuous coverage*	\$150 dental voucher to be used for whitening, cosmetic or orthodontic treatments			
Annual maximum coverage	\$1,500			

* Voucher is for use at the network of dental clinics only.

Illustration

Mr. Lee purchased the Premier Plan on 1 January 2013, and visited a network clinic on 4 April 2013 for his routine dental visit, after the 90-day waiting period.

Dental treatments at a network clinic	Dental bill*	Mr. Lee pays
Scaling and polishing (100% coverage)	\$80	\$0
2 tooth fillings due to tooth decay (80% coverage)	\$120	\$120 x 20% = \$24
Root canal treatment (80% coverage)	\$600	\$600 x 20% = \$120
Total cost of dental treatments	\$800	
Total amount covered by Chubb	\$656	
Total amount paid by Mr. Lee	\$144	

* Cost of dental treatments will be based on the fees charged at a network clinic. Prices reflected are for illustration purposes only.

Important Notes

A waiting period of 90 days from the policy commencement date is applicable for claims other than Emergency or Accident related dental treatments.

There is a yearly increment of 2.5% of the original Annual Maximum Coverage and Premiums payable, up to 2 times the original amount.

Terms

This Policy is underwritten by Chubb and is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

You may wish to seek advice from an A&H insurance intermediary before deciding to purchase the policy. Should you choose not to seek advice from an A&H insurance intermediary, please consider whether the product is suitable for you.

Pre-existing medical conditions and other exclusions as found in your policy will not be covered. You are responsible for the accuracy and completeness of the information given to Us when applying for the policy. Any mis-statement or non-disclosure of material facts may affect the validity of the policy.

You have thirty (30) days after you receive your policy contract to decide if the policy meets your needs. You may cancel your policy simply by advising Us within this period to cancel it. If you do this, We will refund any premiums you have paid during this period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

This is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

We are not required to renew this policy. We may terminate this policy by giving you one (1) month's notice in writing. You may likewise cancel your policy by giving Us at least one (1) month's prior notice. In the event of said cancellation, We shall return the unearned portion of premiums paid. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Your coverage is automatically renewed by the payment of the monthly/annual premium, one (1) month/one (1) year from the Commencement Date and subsequently, the same day of each successive month/year.

For claims submission, download the relevant claim form from Chubb's website (www.chubb.com/sg) and submit to us the completed claim form, together with the required supporting documents. We will respond to all new claims within two weeks. For other claims related matters, please contact us at the Hotline listed or email A&H.Claims.Singapore@chubb.com.

For further enquiries on the policy or other matters, please contact us at the Hotline listed.

Manage the high cost of your dental bills with Chubb Dental Care Plus, for less than \$1.27[^] a day! Call our Hotline at 6299 0988 (Mon - Fri, 9am - 5pm) or email telesales.sg@chubb.com.

[^] Based on the monthly premium illustration for Main Insured under Deluxe plan.

Contact Us

Chubb Insurance Singapore Limited
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6398 8000
F +65 6298 1055
www.chubb.com/sg

Chubb. Insured.TM