

Benefits+ Business: Benefit Schedule

Rider – Group Dental (Panel Dental Clinics only)

Benefit description	Plan 1	Plan 2
Dental treatment (Panel)		
Policy limit	S\$1,000	S\$500
Co-payment	0% or 10%	
1. General consultation, scaling/polishing, fillings i) Consultation & examination ii) Scaling & polishing iii) Tooth colour/composite/amalgam fillings iv) Reinforced pin	As charged up to annual policy limit	As charged up to annual policy limit
2. Dental X-rays i) Intraoral - occlusal/periapical/bitewing ii) Extraoral - panoramic/OPG/cephalogram/tomograms		
3. Extractions & consumables i) Non-surgical/simple/routine extraction ii) Surgical/complex extraction iii) Surgical, impacted wisdom tooth extraction iv) Fluoride treatment v) Dental treatment consumables, hygiene products, infection control, etc		
4. Drugs i) Analgesic (oral) - in relation to a dental procedure/surgery ii) Antibiotics (oral) - in relation to a dental procedure/surgery		
5. Root canal treatment i) Pulpotomy ii) Pulp cap iii) First root canal - anterior tooth iv) First root canal - premolar tooth v) First root canal - molar tooth vi) Subsequent canals		
6. Alveoplasty i) Per quadrant, in connections with extractions ii) Per quadrant, not in connections with extractions iii) For complete alveoplasty, involving more than one quadrant		
7. Periodontal treatment – root planing		
8. Miscellaneous treatment i) Biopsy & examination of tissue ii) Excision of tumour iii) Sedative dressings iv) Retention pins - restoration of tooth		
9. Crowning		
10. Bridges		

Rider – Group Dental (Access to Any Dental Clinics)

Benefit description	Plan 1	Plan 2
Dental treatment (Non-Panel)		
Policy limit	S\$1,000	S\$500
Co-payment	0% or 10%	
1. General consultation, scaling/polishing, fillings i) Consultation & examination ii) Scaling & polishing iii) Tooth colour/composite/amalgam fillings iv) Reinforced pin	As charged up to annual policy limit	As charged up to annual policy limit
2. Dental X-rays i) Intraoral - occlusal/periapical/bitewing ii) Extraoral - panoramic/OPG/cephalogram/tomograms		
3. Extractions & consumables i) Non-surgical/simple/routine extraction ii) Surgical/complex extraction iii) Surgical, impacted wisdom tooth extraction iv) Fluoride treatment v) Dental treatment consumables, hygiene products, infection control, etc		
4. Drugs i) Analgesic (oral) - in relation to a dental procedure/surgery ii) Antibiotics (oral) - in relation to a dental procedure/surgery		
5. Root canal treatment i) Pulpotomy ii) Pulp cap iii) First root canal - anterior tooth iv) First root canal - premolar tooth v) First root canal - molar tooth vi) Subsequent canals		
6. Alveoplasty i) Per quadrant, in connections with extractions ii) Per quadrant, not in connections with extractions iii) For complete alveoplasty, involving more than one quadrant		
7. Periodontal treatment – root planing		
8. Miscellaneous treatment i) Biopsy & examination of tissue ii) Excision of tumour iii) Sedative dressings iv) Retention pins - restoration of tooth		
9. Crowning		
10. Bridges		

Important notes

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