

## Tabeo's Discretionary Worldwide Accident & Emergency Scheme

# tabeo

The Discretionary Scheme has been set up to offer discretionary support and assistance to Plan Members who request treatment following a Dental Emergency.

*This scheme is not an insurance policy.*

This document provides a summary of the key information relating to this Discretionary Scheme but it is not personalised to you. The other documents you receive from us, before and after the Discretionary Scheme starts, will tell you what you need to know about the Discretionary Scheme. You should read those documents carefully before requesting assistance from the Discretionary Scheme.

### What is the Discretionary Dental Emergency Assistance Scheme?

The Discretionary Scheme was established to offer support and assistance to Plan Members who request treatment following a dental emergency or injury up to certain claim limits. The Discretionary Scheme is a wholly discretionary scheme, not an insured scheme or an insurance policy. Under the Discretionary Scheme, Tabeo may payout certain Benefits at the sole and absolute discretion of Tabeo.



#### What can you request assistance with?

- Temporary emergency dental treatment in the UK when you are away from your dental practice - up to £450 per incident. Maximum amount payable £900 per requesting year (individual benefit limits apply)
- Worldwide dental injury - Maximum amount payable is £5,000 in the requesting year (individual benefit limits apply)
- Temporary emergency dental treatment when overseas - up to £450 per incident, maximum amount payable £900 per claiming year (individual benefit limits apply)
- Consultation for dental emergency or dental injury - pays up to £200 towards the cost of opening the dental practice (the insured person is responsible for the first £20 of the claim)
- Up to £50 per telephone call for an out of hours consultation
- Up to £60 for each night you stay in hospital under the care of a Maxillofacial Consultant for dental treatment
- Up to £3,000 for treatment towards one course of mouth cancer treatment

- Mouth cancer diagnosed before joining the Discretionary Scheme or within 90 days after the date you joined the Discretionary Scheme (or for which tests or consultations began within those 90 days)
- Cosmetic treatment, or any dental treatment not clinically necessary for the establishment or maintenance of oral health
- Treatment, care or repair to teeth, gums, mouth or tongue in connection with 'mouth jewellery'
- Self-inflicted injury or certain sports injuries
- Any treatment required 12 months after diagnosis for dental injury and mouth cancer
- Implant placement



#### Are there any restrictions on cover?

- You must be a Plan Member for a plan provided by a UK registered dentist which is administered by Tabeo. If you cancel your Plan, your eligibility to request assistance from the Discretionary Scheme will end
- There is an annual and/or individual limit for each benefit which you may request from the Discretionary Scheme. Each benefit has a number of exclusions, please read the full policy documentation to find out what these are
- The policy doesn't cover specialist treatment, meaning any form of dental care or treatment beyond the scope of the average competent dental practitioner, unless as the result of a dental injury
- The policy doesn't pay for mouth guards, gum shields or any dental appliances unless in conjunction with a dental injury



#### What is excluded?

- People who are not Plan Members or if you are resident outside of the UK, Isle of Man or Channel Islands
- Any existing dental treatment
- Emergency treatment in the UK carried out by your usual dentist or your dental practice



### Where am I covered?

Treatment and services are covered worldwide (away from your usual dentist)



### What are my obligations?

- The policyholder must be a UK resident and must be a Plan Member for a plan provided by a UK registered dentist which is administered by Tabeo.
- During the term of the contract: pay the monthly costs on time, let us know of changes to your address, either through your practice or contacting Tabeo
- When making a claim: give us the information that we need, as detailed in your policy, to assess the claim properly.



### When and how do I pay?

- We accept payment by monthly Direct Debit. Payments will be collected on or around the first working day of the month.



### How do I cancel my contract?

- You can cancel the Discretionary Scheme policy by informing us directly by email or via the Tabeo App.
- The policyholder can cancel the policy for any reason during the 14 day 'cooling off' period. This period begins on the contract start date, or the day the policyholder receives the policy terms and conditions if this is later.
- After the cooling off period the policyholder can

cancel the contract by giving a minimum 21 days' notice to Tabeo. If during the notice period the next payment becomes due we will collect it and your cover will continue until the end of the month which the final payment covers.

- If you cancel your Plan with your dental practice, your entitlement to request assistance from the Discretionary Scheme will also be cancelled.

### What does a discretionary scheme mean?



- Plan Members can request that Tabeo considers giving assistance under the Discretionary Scheme in the event of a dental emergency. Tabeo will make a decision on such requests on a wholly discretionary basis. This means that, whilst the Discretionary Scheme aims to provide benefits for Plan Members, the Discretionary Scheme has no obligation to provide any benefit unless Tabeo first decides (in its sole and absolute discretion) that the Discretionary Scheme will provide a benefit. Being a Plan Member does not create an entitlement to a benefit from the Discretionary Scheme, but rather gives rise to eligibility to request assistance from the Discretionary Scheme from Tabeo.
- Tabeo will look at each case individually to assess the request from a Plan Member for a benefit. It is possible that in some cases Tabeo will decide to provide no benefit at all. It is possible that in some cases Tabeo will decide to provide a benefit but in other same or similar cases, it will not provide a benefit. In addition, there are some circumstances in which the Discretionary Scheme is not designed to help under any circumstances.