

Life Care Plans

83% of the adult population have gum disease and it is the biggest cause of tooth loss in the over 40's. More importantly we also now know that it exacerbates Type 2 Diabetes and is linked to Stroke and Heart disease, Alzheimer's and Rheumatoid Arthritis amongst others.

At Life Dental & Wellbeing our dentists and team of expert Hygienists will identify any gum disease that you have and focus their efforts on ensuring your mouth is as healthy as it possibly can be. By understanding the disease process you will be able to address and resolve it, be healthier and live longer with potentially a far better quality of life in your final years. Extensive research shows that regular periodontal care is the key to controlling and maintaining your gum health. With this in mind, we have joined with DPAS Limited to provide you with a range of Life Care Plans to keep your gums in optimal health. In addition to your regular gum care appointments, Life Care Plans offer a significant number of valuable benefits whilst also helping you spread the cost. Upon joining the dental plan, you will also be eligible to request assistance from the Worldwide Dental Emergency Assistance Scheme for dental emergencies or dental traumas whilst at home or abroad (see overleaf).

These plans will be administered by DPAS who will make a separate arrangement with you to manage your payments under the plan.

What do our plans include?

Life Care Plans cost from £7.56 per month and are individual, mutually agreed plans tailored specifically to your needs (and they are cheaper than pay as you go).

- free annual dental health check
- hygienist appointments to suit your needs
- 2 small x-rays per year
- oral cancer screening
- 10% discount on restorative treatment
- free dental health checks for children
- free fluoride application for children
- free emergency dental care
- 10% discount on oral hygiene products
- eligibility to request assistance from the Worldwide Dental Emergency Assistance Scheme (see overleaf).

How to take up a Life Care Plan

We will carry out an assessment to ensure that our plan will meet your needs and will advise you of the monthly amount to pay, then joining is very simple. All you have to do is complete a registration form for us and a Direct Debit mandate and authorisation form for DPAS.

In addition to your first monthly payment, an initial registration fee of £10 per person will be payable by you to DPAS and will be included in your first Direct Debit payment.

If you choose to leave the plan for any reason you can do so by simply giving us one month's notice.



What happens in an emergency?

You will have access to a 24 hour, 365 day worldwide dental emergency helpline, which will endeavour to find an English speaking dentist to assist you.

Any questions?

If you have any questions about our plans, please ask and we will be happy to provide further information and guidance.

The monthly plan cost includes the charges for management and administration payable by you to DPAS, the plan administrator.

Terms within this brochure are subject to change without notice.

Life
Dental & Wellbeing

Call us on 01392 278843

www.lifedentalandwellbeing.co.uk

How does the Worldwide Dental Emergency Assistance Scheme work?

Whilst a member of the dental plan, should you suffer a dental trauma, a dental emergency or be diagnosed with oral cancer you will be eligible to make a request for assistance from the Worldwide Dental Emergency Assistance Scheme. The Scheme responds to such requests on a wholly discretionary basis. This means that, whilst the Scheme aims to provide benefits in most cases, the Scheme has no obligation to provide any benefit unless the Scheme Manager (the person appointed to administer the Scheme) first decides (in its sole and absolute discretion) that the Scheme should provide a benefit. There are some circumstances in which the Scheme is not designed to help (these situations being similar to exclusions under an insurance policy) and these are explained in more detail in the Worldwide Dental Emergency Assistance Scheme Handbook. The Scheme Manager will look at each case individually to assess the request for a benefit. Certain restrictions and limitations may apply in the event that your request for assistance is accepted and it is possible that in some cases the Scheme Manager will decide to provide no benefit.

If your request for assistance is accepted by the Scheme Manager you will be eligible to receive benefit payments from the Scheme in the following situations (up to the limits set by the Scheme and published from time to time):

- ✓ The cost of dental treatment by any dentist up to a maximum of £10,000 for any one incident of dental trauma
- ✓ The cost of:
 - emergency call-outs
 - pain relief or emergency temporary treatment
- ✓ A specified amount for each complete 24-hour period of hospitalisation wholly or partly under the care of a consultant who specialises in dental or maxillofacial surgery
- ✓ A specified amount if you are diagnosed with oral cancer and this is the primary cancer site

You will also have 24 hour access to a worldwide dental emergency helpline.

Please refer to the Worldwide Dental Emergency Assistance Scheme Handbook for full details.

The Worldwide Dental Emergency Assistance Scheme is operated by Worldwide Assistance Ltd (Company No. 10907861), a company registered in England and Wales.

Registered Office: Cambrian Works, Gobowen Rd, Oswestry, Shropshire SY11 1HS.

The Worldwide Dental Emergency Assistance Scheme is NOT an insurance product and is NOT regulated by the Financial Conduct Authority.



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Look after your gums and
you could live 10 years longer