

SUPPLEMENTARY INSURANCE FOR DENTAL TREATMENT

# Dental: Supplementary terms

**January 2004  
edition**  
amended 2018

**sanitas**

## Purpose and basis

Dental will cover the costs of outpatient and inpatient dental treatment in accordance with the following provisions. The insurance pays costs that exceed the benefits paid under mandatory basic health insurance pursuant to the Swiss Federal Health Insurance Act (KVG/LAMal), other social insurance pursuant to point 2 of the General Terms of Insurance, and other supplementary insurance with Sanitas.

Coverage for the risk of accident can be included.

The basis of these Supplementary Terms is the January 2004 edition of the General Terms of Insurance for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA).

This translation is provided for the sake of convenience. The wording of the German original shall take precedence.

## Benefits

### 1 Outpatient and inpatient treatment to the masticatory system

- 1 The insurance covers the following outpatient and inpatient dental treatments administered by Swiss or -foreign dentists, medical doctors and certified dental technicians:
  - Restorative dental treatment
  - Orthodontic treatment and oral surgery
  - Dental prosthetic work
- 2 The insurance covers 80% of the costs of treatment, up to a maximum of CHF 5,000 per calendar year, for treatment necessitated by illness, and up to a maximum of CHF 5,000 per calendar year for treatment resulting from an accident.
- 3 The insured person pays an annual deductible of CHF 350 per calendar year for treatment necessitated by illness, and an annual deductible of CHF 350 per calendar year for treatment resulting from an accident. The date of treatment applies for the purposes of the annual deductible.
- 4 The invoice must contain details of the treatments carried out, with treatments necessary as the result of an accident specially marked.

### 2 Preventive treatment

- 1 The insurance covers the costs of one preventive treatment (check-up and tooth-cleaning) per calendar year by a dentist or certified dental hygienist.
- 2 No deductible will apply.

### 3 Commencement of entitlement to benefits

- 1 For preventive treatment and treatment that is not the result of an accident, entitlement to benefits commences 180 days after the commencement of coverage (waiting period).
- 2 There is no waiting period for dental treatment necessitated by an accident. The insurance covers accidents that occur after the commencement of coverage.
- 3 If coverage commences part way through a calendar year, the maximum entitlement to benefits is calculated on a pro rata basis according to the number of months insured.