
Wincare line

Dental insurance

Supplementary insurance for dental treatment

Supplementary Terms

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Insurance carrier: Sanitas Privatversicherungen AG

sanitas

General

1 Object of the insurance

- 1 The insurance covers the economic consequences of dental diseases and contributions to preventive dental treatment.
- 2 The insurance pays the costs of the following treatment and dental work not covered by mandatory basic health insurance or the Diversa Komfort supplementary insurance:
 - Restorative dental treatments
 - Orthodontic treatments
 - Periodontal treatments
 - Dental prosthetic work
 - Inlays and veneers
- 3 The agreed copayment is specified in the policy.

2 Applicable terms

If any matter is not dealt with specifically in these Supplementary Terms, the General Terms of Insurance of the Wincare line for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA) shall apply.

3 Process of application

- 1 The following documents must be included in the application:
 - A dental report confirming that the insured person's teeth are in good condition, that he requires no dental treatment at the time of application and that he suffers no anomalies of the jaw or misaligned teeth
 - Two bitewing X-rays (this does not apply to children who have not yet turned 6)
- 2 In the event of a reduction of the copayment, the terms specified in para. 1 apply mutatis mutandis.

Benefits

4 Scope of benefits

- 1 The following dental treatments are covered
 - Restorative, orthodontic and periodontal treatments;
 - Dental prosthetic work (fixed or removable dental prostheses such as crowns, post crowns, bars, clasps, bridges, partial or full dentures, retention elements)
 - Inlays (laboratory or computer-generated fillings made by dental technicians)
 - Veneers (ceramic or plastic shells for teeth)
- 2 CHF 50 per calendar year is paid towards preventive dental treatments (check-up, scaling).
- 3 In amendment of the General Terms of Insurance of the Wincare line for supplementary insurance plans pursuant to VVG/LCA, accident cover is not included.

5 Claim limitation for dental prosthetic work, inlays and veneers

The cost of dental prosthetic work, inlays and veneers in accordance with Point 4.1, second to fourth entry, will only be paid if the insurance was taken out at least 2 years before the start of treatment. Total benefits for dental prosthetic work, inlays and veneers combined are limited to the following maximum amounts during the entire term of insurance:

- With a copayment of 20%: CHF 8,000
- With a copayment of 30 %: CHF 7,000
- With a copayment of 50 %: CHF 5,000

6 Applicable tariff

Benefits will be paid in accordance with the Swiss dentist tariff/school dental care tariff for social security provided that the treatment is deemed to be economical (Art. 32 KVG/LAMal). Benefits will be paid to the insured person.

Restrictions on insurance coverage

7 Benefit exclusions

In addition to the benefit exclusions specified in the General Terms of Insurance of the Wincare line for supplementary insurance plans pursuant to VVG/LCA, there shall be no entitlement to benefits for

- Dental hygiene products;
- Replacement of teeth missing or impacted at the time the dental insurance was taken out;
- Orthodontic treatment for conditions (misaligned teeth, malformation of the jaw, etc.) that existed at the time the dental insurance was taken out.