

Empowering
our members...

One Smile
at a Time



The mouth
is the gateway
to the body



Diabetes



Heart Health

120



Mouth,
Head & Neck
Cancer



Pregnancy
& birth



Diet

DENTAL

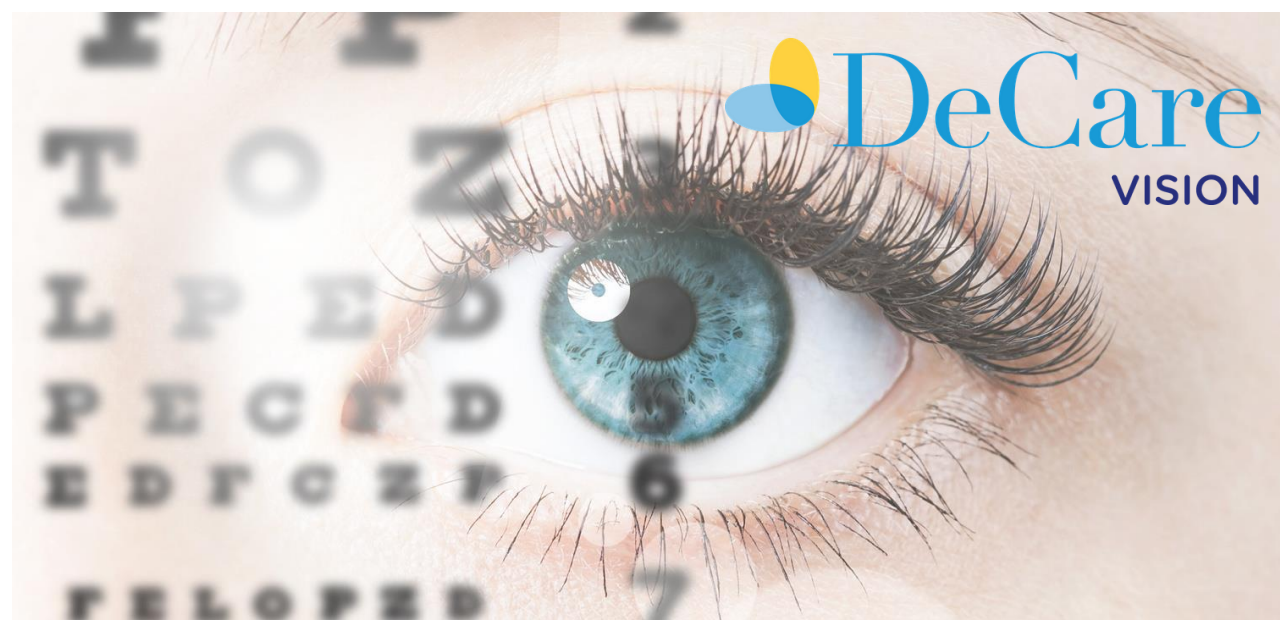
VISION

WELLNESS

True to the DeCare ethos, preventive benefits are covered to 100%
 Listed treatments required thereafter are covered at 70%.
 No Waiting periods (bar Orthodontics).

		Level 3+
	Care & Prevent (No Wait Period) 2 dental exams, 2 dental cleanings per year, dental x-rays 1 Emergency in clinic dental treatment & 1 Teledental session	100%
	Basic Treatment (No Wait Period) Fillings, extractions & treatment of gum disease	70%
	Additional cover for kids (No Wait Period) Sealants, space maintainers & stainless steel crowns	70%
	Major Treatment (No Wait Period) Crowns, inlays, onlays, veneers, root canal treatment, dentures, bridges and implant supported crowns	70%
	Orthodontics (18-month wait period) For children aged 8 to 18 years.	€1,250
	Oral Cancer Benefit (No Wait Period) Lump Sum Oral Rehabilitation	€2,000 €3,000
Policy Maximums		
Annual maximum for crowns, inlays, onlays & veneers per member per year		€600
Lifetime max on ortho treatment		€1,250
Lifetime max on oral cancer benefit		€5,000
Annual maximum for all other services per member per year		€2,000

Product Innovation



New Benefits



[Additional Cleaning For Expectant Mothers](#)



[Emergency Teledentistry](#)

DENTAL

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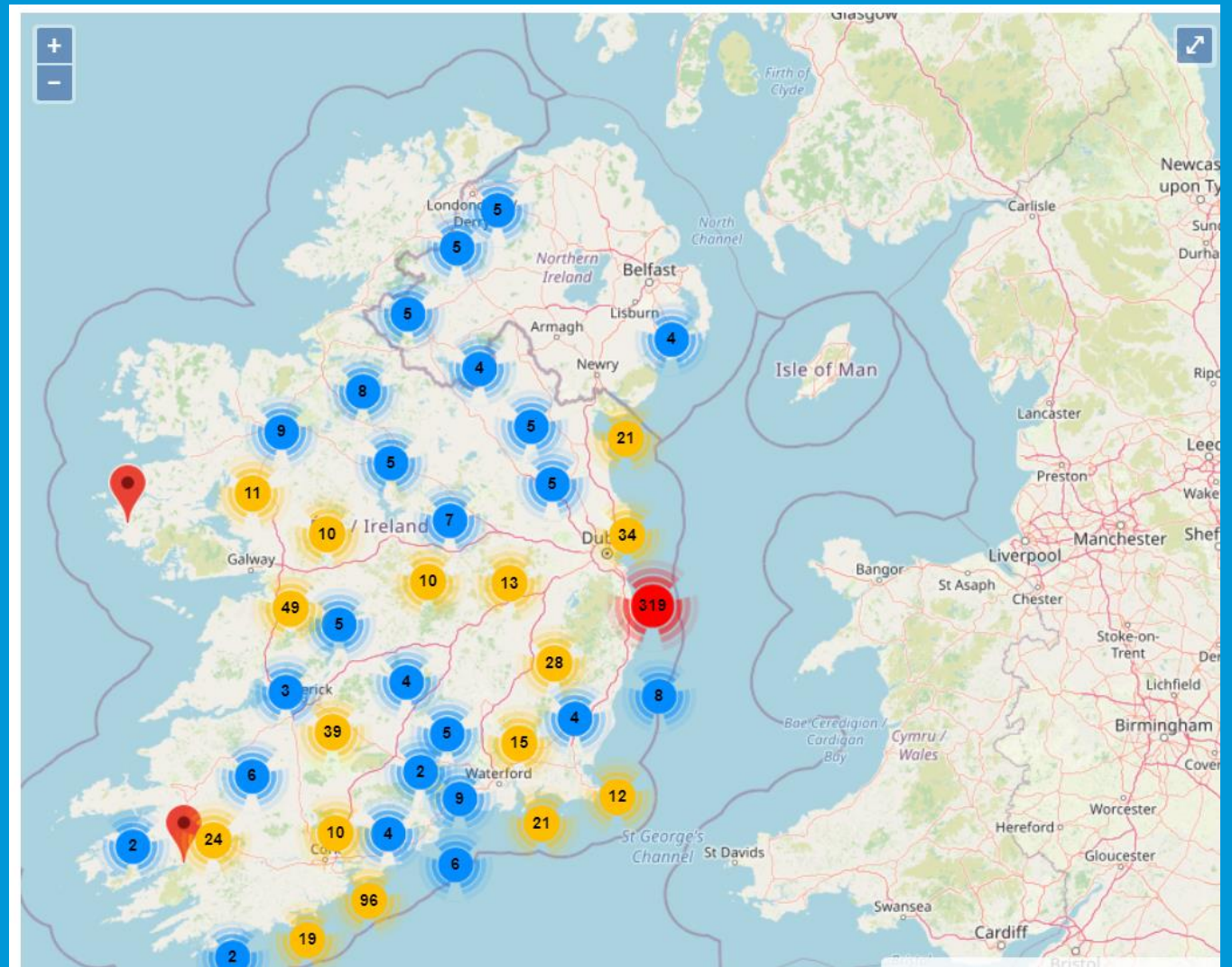
WELLNESS

Annual SAP Dental Plan Flex rates

	SAP Flex
Per Adult	€178.20
Per Child	€81

Adults are viewed as all those aged 18 or over
Children are viewed as those aged 0-17 inclusive

Using your Dental Plan



<https://www.decare.ie/corporate/dental/dental-claiming/>

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 DeCare






Direct Pay

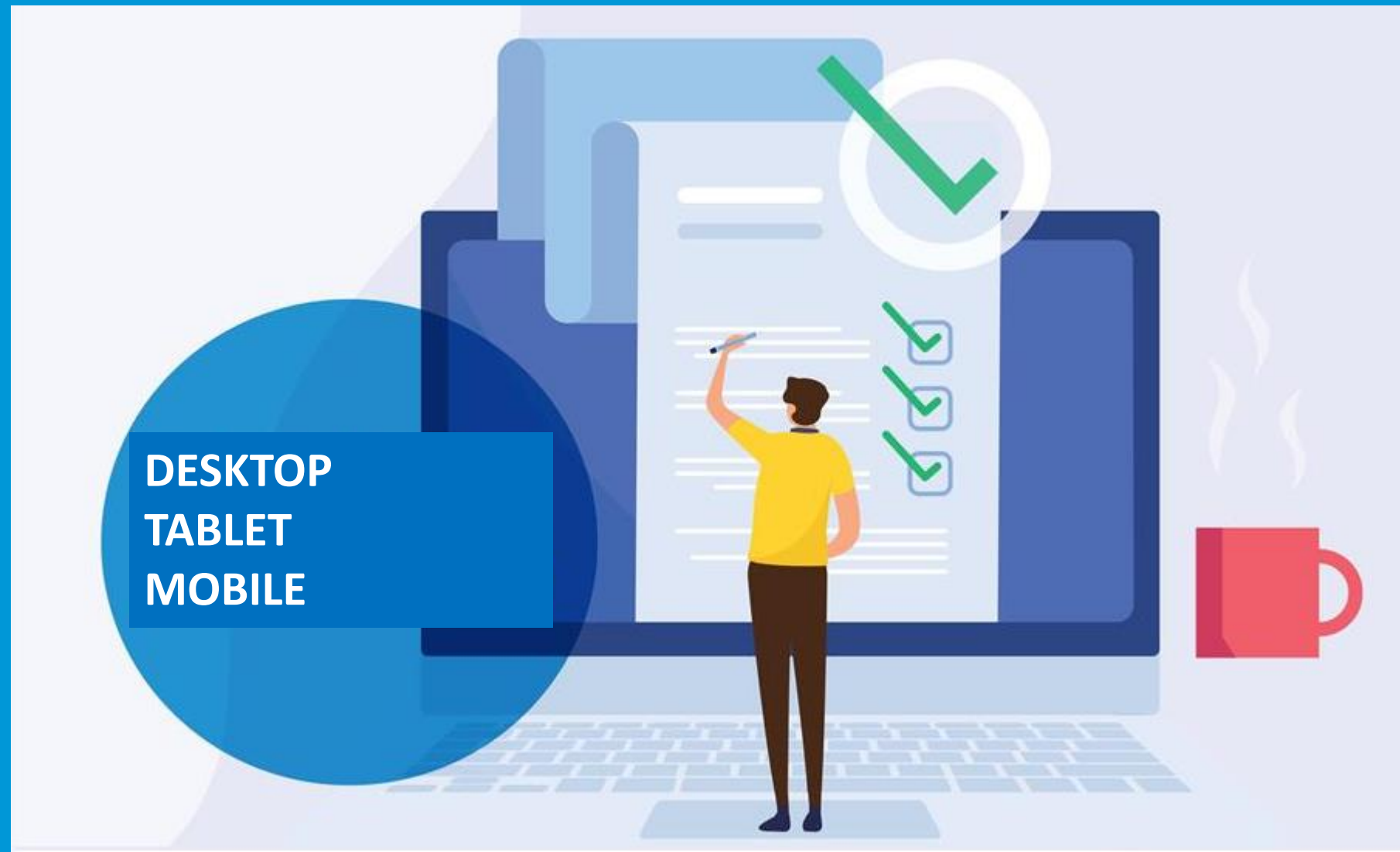


Online Claims

Direct Settlement

		
1. Getting Started	2. First Dental Visit	3. Payment
<p>Call DeCare to confirm coverage before making your appointment.</p> <p>DeCare will inform the dentist and you can book in for your initial appointment which may include an exam, cleaning, x-rays and any urgent dental treatment.</p>	<p>Let your dentist know before your treatment that you want to use the direct pay service.</p> <p>Bring your DeCare Dental Membership Card and photo ID to your dental appointment.</p>	<p>DeCare will pay the dental surgery directly.</p> <p>You will only need to pay the dentist for any treatments or costs that are not covered on your plan.</p>

New Responsive Online Forms



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Section A - Policyholder & Patient Details

Dental Policy Number*

Policyholder Name*

First Name

Last Name

Policyholder Date of Birth*

Policyholder Email Address*

By providing your email address, you agree to receive updates in relation to your claim and information in relation to your existing dental products or services.

Section B - Your Payment Details

You must provide your Bank Account Details (IBAN & BIC) the first time that you make a claim, so that we can send your payment directly to your bank account. If incorrect or no bank account details are provided, payment will be issued by cheque.

Policyholder IBAN

Policyholder BIC



Section C - Your Dentist Details

Treating Dentists Name*

First Name

Last Name

Dental Practice Name & Address*



Section D - Itemised Receipts

You must attach a receipt for the total amount that you are claiming.

If your dentist provides ALL of the required information (*Itemised Receipt*) on the receipt and you upload this receipt you will not need to fill in any further information about your treatment.

What is an itemised receipt?

An itemised receipt will contain the following information:

- Tooth Number (& Surface) for Sealants, Fillings, Crown, Repair Crown, Stainless Steel Crown, Root Canal Pulpotomy, Extractions, Bridge, Implant Crowns, Emergency Treatment
- Quadrant for Periodontal Treatment
- Date of Service
- € Fee for each treatment

See the image below of what an itemised receipt should look like:

Coming Soon....



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Smile with
Your Eyes



Why Vision

87%



of employees say they'd be more likely to stay at their current company if it offered high-quality vision benefits

81%



of people noticed a deterioration in their eyesight when they reached an average age of 42.



People over the age of 40 are being encouraged to attend regular eye tests, so that any age-related issues can be diagnosed early and dealt with.

The economic cost of blindness and visual impairment in the Republic of Ireland was estimated at €2.1bn in 2010 and is expected to rise to €2.7bn by 2020.



56%



of Irish people wear glasses, while a further 8% chose to wear contact lenses, meaning that almost two thirds of the population has an eye condition that requires corrective lenses.

Employees who see well perform better and make fewer errors.



The importance of good vision care is clear to see at every age:



5% OF PRESCHOOL-AGED children have an eye problem that could result in permanent vision loss if left untreated.



Up to **25%** of school-age children may have vision problems that can affect learning.



81% of people noticed a deterioration in their eyesight when they reached an average age of 42.



People over the age of 40 are being encouraged to attend regular eye tests, so that any age-related issues can be diagnosed early and dealt with. However, **60%** of those over the age of 40 and **52%** over the age of 60 had not had an eye test for at least one year.



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Your New In-Network Benefits

	Level 3
Preventive Care (No Waiting Periods)	In- Network
Eyewear Exam or Contacts Exam	100% Covered
VDU Exam	100% Covered
Material Benefits (No Waiting Periods)	
Prescription Eyewear OR	75% back on purchases up to €400
Contact Lens	85% back on purchases up to €200

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Vision Network

In Network



Providers can be confirmed by calling DeCare in advance or visiting our website – <https://www.decare.ie/corporate/vision/vision-network/>

First Visit



The member lets the provider know before the treatment that they want to use the direct pay service and brings their policy number and photo ID to the appointment

Claiming/Payment



The provider will submit the claim on the member's behalf and DeCare will pay the provider directly. Members will only need to pay for any treatments or costs that are not covered on their plan.

Claims Statement



DeCare will send the member a claims statement to show what benefits have been paid on their behalf.

Your New Out of Network Benefits

	Level 3
Preventive Care (No Waiting Periods)	Out-of-Network
Eyewear Exam or Contacts Exam	Up to €30
VDU Exam	Up to €20
Material Benefits (No Waiting Periods)	
Prescription Eyewear OR	75% back on purchases up to €300
Contact Lens	85% back on purchases up to €150

Out of Network claiming, fast & simple

Online Claiming

Log on to <https://www.decare.ie/corporate/vision/vision-claiming/> to use the online claim form.



Submit Receipt

Fill in the required details and attach a fully itemised receipt and submit.



Payment Processed

Your claim is then processed, and benefit transferred directly to your bank.





€400 OFF VISION CORRECTION PROCEDURES INCLUDING LASER EYE SURGERY

In partnership with



DENTAL

VISION

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Annual SAP Vision Plan Flex Rates

	SAP Flex
Per Adult	€178
Per Child	€105

Adults are viewed as all those aged 18 or over
Children are viewed as those aged 0-17 inclusive

A close-up photograph of a young woman with brown hair, freckles, and glasses, smiling warmly. Her right hand is raised, holding the left temple of her glasses. A semi-transparent purple circle is overlaid on the left side of the image, containing text and a logo.

Thank You
for listening

