

DENTAL PROCEDURES TO BE INDEMNIFIED

Dental insurance terms and conditions HRK-4/2020

			BRONZE BENEFIT PLAN	SILVER BENEFIT PLAN	GOLD BENEFIT PLAN	
Dental procedures to be indemnified	Deductible from sum insured	Sum insured per procedure	Sums insured are <u>per policy year</u> (unless stated otherwise below) and quantity limits <u>per invoice</u> or <u>per policy year</u>			Waiting period
REGULAR TREATMENTS TOTAL			1000 €	2000 €	3000 €	
X-RAYS			30 €	40 €	60 €	
Intraoral X-ray	0%	14 €				30
Digital X-ray full mouth	0%	18 €				30
3D X-ray	0%	35 €				30
MINOR TREATMENTS			280 €	510 €	690 €	
Local anesthesia	0%	5 €	2 per invoice	2 per invoice	2 per invoice	30
Anesthesia injection	0%	8 €	2 per invoice	2 per invoice	2 per invoice	30
Small filling, 1 surface – glassionomer	0%	38 €	3 fillings, 1 filling per tooth	4 fillings, 1 filling per tooth	5 fillings, 1 filling per tooth	30
Composite filling, 1 surface - light cured	0%	42 €				30
Medium and deep filling, 1 surface – glassionomer	0%	42 €				30
Medium and deep filling - light cured	0%	50 €				30
Filling, 2 surfaces – glassionomer	0%	50 €				30
Composite filling, 2 surfaces - light cured	0%	75 €				30
Composite filling, 3 surfaces - light cured	0%	80 €				30
Denture repairs incl adding a tooth	0%	25 €				
Extraction of single-root tooth	0%	55 €				30
Extraction of multiple-root tooth	0%	70 €				30
Difficult extraction of multiple-root tooth	50%	75 €				30
Extraction of retained tooth	50%	85 €				30
Wisdom tooth removal	50%	110 €				30
Abscess drainage	0%	30 €				30
Cofferdam	0%	9 €				30
Hemostasis	0%	12 €				30
Sutures	0%	15 €				30
Remove sutures	0%	5 €				30
MAJOR TREATMENTS			690 €	1450 €	2250 €	
Opening the cavity, placing the drug and a temporary filling	50%	25 €	3 teeth**	4 teeth**	5 teeth**	30
Remove old root canal filling	50%	25 €				30
Changing the drug in the root canal	50%	25 €	3 teeth**	4 teeth**	5 teeth**	30
Cleaning and enlarging one root canal	50%	50 €	3 teeth**	4 teeth**	5 teeth**	30
Cleaning and enlarging every subsequent root canal	50%	30 €				30
Filling of one root canal	50%	55 €	3 teeth**	4 teeth**	5 teeth**	30
Filling of every subsequent root canal	50%	55 €				30
Gingival plastic surgery	50%	60 €				30
Occlusal index, silicone	50%	35 €	1 per invoice	1 per invoice	1 per invoice	30
Occlusal index, alginate	50%	35 €	1 per invoice	1 per invoice	1 per invoice	30
Preparation of tooth for crowning	50%	50 €	1	2	3	30
Cast post and core restoration	50%	60 €	1	2	3	30
Additional post	50%	30 €	1	2	3	30
Crown	50%	375 €	1	2	3	30
Pontic or Maryland bridge – covering 1 missing tooth	50%	325 €				30
Crown cementing	50%	30 €	1	2	3	30
Temporary Crown	50%	35 €	1	2	3	30
Partial denture	50%	400 €	1 per jaw	1 per jaw	1 per jaw	30
Full denture (top and bottom jaw)	50%	600 €	1 set	1 set	1 set	30
Remove broken instruments from root canal	50%	65 €				30
Placement of implant	50%	600 €	Not covered	1	1	30
Implant abutment	50%	200 €	Not covered	1	1	30
Implant crown	50%	450 €	Not covered	1	1	30
Implant check-up	50%	25 €	Not covered	1	1	30
ACCIDENT TREATMENT (ESTONIA AND ABROAD)			1000 €	2000 €	3000 €	
	0%	n/a				0
ORAL CANCER TREATMENT			5 000 € per lifetime	10 000 € per lifetime	15 000 € per lifetime	
	0%	n/a				90

** includes one or multiple canals per tooth