



# Insuring your teeth may make you smile

## Dermot Goode

**M**ANY people are putting off dental treatment today because of the high cost of a trip to the dentist.

A routine dental check-up can cost between €50 and €80 while a filling could set you back up to €120. Crowns can cost as much as €1,100. Flying to Eastern Europe isn't an option for most of us, as it's only cost effective if you're getting very expensive work done all at the same time.

It's no surprise then that more people are considering dental cover. Good dental cover is available in this market in a number of forms.

First, you may have some cover under your private health insurance plan (if you have one). Many private health insurers allow you to claim up to €40 per dental visit with no excess (the first part of a claim you must pay

yourself). However, private health insurance plans usually only cover routine dental expenses and not high-cost treatments such as root canal, crowns or orthodontics.

Second, you could take out a health cash plan. The leading health cash plan provider in the Irish market is HSF Health Plan. Health cash plans are also available from GloHealth, VHI Healthcare and Laya Healthcare. These plans are designed to cover the cost of everyday medical expenses such as dental, optical, GP, and physiotherapy. For example, the cover available under HSF's Family Direct scheme (FDA) includes a €500 refund for most dental expenses for the family per year. This plan costs €678 for a family and many consumers are now combining health insurance and health cash plans.

The third option — and the best cover you can get — is a comprehensive dental plan. DeCare Dental

is the only specialist dental insurer in Ireland. VHI Healthcare also offers dental cover underwritten through a partner provider.

DeCare offers four dental plans with the option to increase benefits on two of these plans, whereas VHI offers two products. All plans give full cover for routine dental examinations and check-ups twice a year (with no waiting period). They provide 70pc cover for basic treatments such as fillings and extractions after a three-month waiting period. The DeCare plan gives 70pc cover for major treatments such as root canals and crowns — compared to 50pc on the VHI plan. Members can claim up to €1,000 each per annum on these plans but with DeCare, a higher level of cover is available for a higher premium.

DeCare and VHI's dental cover plans include a lifetime orthodontic benefit after two years' membership — the VHI benefit is capped

at €500, whereas DeCare's benefit is capped at €1,000.

So how much do these dental plans cost? DeCare's Healthy Smiles Level 4 plan costs €751 a year for a family of two adults (aged between 40 and 49) and two children. The same family will pay €897 for VHI Dental Plan if they pay by direct debit (or €807 if they pay up-front for the year). There is a further 10pc discount available if you have your health insurance with VHI as well.

Lower-cost plans include the DeCare Healthy Smiles Level 2 plan at a price of €562 for the same family or the Level 1 plan, which costs €404.

Investing in oral healthcare is important and could save you a lot of financial and physical discomfort in the years ahead!

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