



# Dentisure Loyalty Program – Membership Benefits

## Understanding your loyalty program

### What is the Dentisure Loyalty Program really about?

The program aims to:

- educate members regarding good oral hygiene to help them live longer, happier and healthier lives;
- allow an Eligible Member to apply a Loyalty Benefit towards the costs of treatments provided by a Dental Care Network (DCN) practice to them solely in relation to an injury suffered by them which is covered by the program.

Please note:

- The benefits under the Dentisure Program are provided by the DCN Practice you register through. DCN administers the program on behalf of the DCN Practice.
- No Loyalty Benefit can be accessed for dental services provided by a practice which is not a DCN Practice.
- Any injury which may give rise to a claim must be notified to Dentisure Claims and Administration within 30 days of the injury. If reported after that time we may in our discretion refuse to provide the Loyalty Benefit. See Injury Notice obligation section below.
- The maximum Loyalty Benefit accessible in any one (1) calendar year will be:
  - \$5,000 (including GST) for eligible persons who have been a patient of a DCN Practice for 12 months or more at the time of the covered injury; or
  - \$2,500 (including GST) for eligible persons who have been a patient of a DCN Practice for less than 12 months at the time of the covered injury.
- A person will not be eligible for the Loyalty Benefit in relation to any Injury that occurs within the first 3 months of registering.
- To be eligible you must register for the Dentisure Program (go to [dentalcarenetwork.com](http://dentalcarenetwork.com) or ask your dentist how you can register) and meet the other eligibility criteria (See Eligible Member definition). You do not have to make a separate payment to register.
- The Dentisure Program is not an insurance policy. The benefits are a courtesy extended to patients and it may be modified, suspended or terminated at any time and without prior notice. No warranty is given as to the continuing availability of the Dentisure Program.
- The day we give written notice to the Eligible Member at their last notified email or other address that they are no longer eligible. Any notice sent by email will be considered to have been given twenty four hours from the time we sent it to your email address. Any notice sent by mail will be considered to have been given three business days from the day we sent it to your mail address.

The above is a basic summary only. Please read this document carefully for all of the terms and conditions, limitations and exclusions that apply.

Please contact DCN or your DCN practice if you have any questions.

## Definitions

### Accident / Accidental

Means a single physical event that occurs during the Period of Cover and which:

1. is caused by sudden, external and visible means; and
2. results solely, directly and independently of any other cause in an Injury that is both unforeseen and unsolicited by an Eligible Member.

### Benefit Provider, We, Us, Our

Means the dental practice operated by DCN and/or the dental practice that has a service agreement with DCN (as the case may be), that provides the benefits in accordance with the Dentisure Program. They will be listed as part of your registration process.

### DCN

Means Dental Corporation Pty Limited, ABN (92 124 730 874).

### Dental Care Network (DCN) Practice

Means a dental practice operated by DCN and/or a dentist that has a service agreement with DCN (as the case may be).

### Dentisure Program

Means the loyalty program set out in this document.

### Eligible Member

To be eligible for benefits under the Dentisure Program, a person must:

1. be registered as a member of the Dentisure Program prior to the Injury;
2. be under eighty-five (85) years of age at the time of the Injury;
3. be an Australian resident; and
4. attend a DCN Practice on at least one occasion in the twelve (12) months immediately preceding the date of Injury.

### Eligible Treatment

Means a dental service provided by a DCN Practice.

### Injury

Means:

- an injury to a Eligible Member's tooth or teeth; or
- loss of an Eligible Member's tooth; or
- an injury to capped or crowned teeth,

resulting solely from an Accident and which occurs independently of any illness or any other cause where the Injury and Accident both occur:

- during the Period of Cover; and
- within Australia.

It does not mean or include:

- a sickness, illness or disease; or
- any pre-existing condition; or

- injury to any first teeth (baby teeth) unless required for spacing; or
- injury to dentures; or
- an injury which results from or is the consequence of:
  - the intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate and known or suspected terrorist act;
  - any terrorist act;
  - engaging in hang gliding, sky diving or parachuting;
  - driving or riding in any kind of race;
  - having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of intoxicating liquor and/or being under the influence of any drug;
  - intentional self-injury or suicide;
  - any criminal or intentional illegal act;
  - training for or participating in professional sports of any kind;
  - air travel except as a passenger in a properly licensed aircraft;
  - deliberate exposure to exceptional danger unless in an attempt to preserve their own life, or the life of others; or
  - war, civil war, invasion, insurrection, revolution, use of or threatened use of military power or usurpation of government or military power.

### **Loyalty Benefit**

Means the benefit provided by the Dentisure Program pursuant to the terms and conditions of the Dentisure Program. See “How the Loyalty Benefit is applied” section for more details.

### **Period of Cover**

Means the period the Eligible Member is eligible for the Loyalty Benefit.

It commences 3 months after the date that a person is first registered as a member of the Dentisure Program and ends at the earlier of the time:

- We end this Dentisure Program at Our sole discretion;
- We suspend this Dentisure Program; and
- the Eligible Member attains 85 years of age.

### **How to access the Loyalty Benefit**

To access the Loyalty Benefit a person must:

- be an Eligible Member;
- have suffered an Injury;
- obtain Eligible Treatment solely in relation to the Injury; and
- have fully paid for the Eligible Treatment.

Where there is a valid claim, We will apply the Loyalty Benefit, subject to the applicable maximum Loyalty Benefit limit.

### **How the Loyalty Benefit is applied**

- a. When an Eligible Member receives an Eligible Treatment in relation to an Injury, the Eligible Member must first fully pay for the Eligible Treatment.
- b. Then the Eligible Member must first claim any benefits from the Eligible Member’s health insurance in relation to the Eligible Treatment.

- c. Where We agree that there is a valid claim, We will then reimburse the Eligible Member (by sending the Eligible Member a cheque) the out of pocket expenses that the Eligible Member has incurred for the Eligible Treatment (to the maximum remaining Loyalty Benefit that the Eligible Member is able to claim as at the date of the Eligible Treatment).

No benefit will be provided if this would result in a contravention of the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not).

#### **The maximum Loyalty Benefit limits**

The maximum total Loyalty Benefit that can be accessed by an Eligible Member in relation to all Injuries and all Eligible Treatments combined in any one (1) calendar year is:

- \$2,500 (including GST) for any Eligible Member who has been a patient of a DCN Practice for less than 12 months at the time of the Injury; or
- \$5,000 (including GST) for any Eligible Member who has been a patient of a DCN Practice for 12 months or more at the time of the Injury.

## **Making a claim**

### ***Injury notice obligation***

Any Injury which may give rise to a claim under this Dentisure Program must be reported to Us in writing within thirty (30) days of it occurring. If reported after that time We may in Our discretion refuse to provide the Loyalty Benefit. See how to make a claim below.

#### Claim Contact Details

##### Dentisure Claims and Administration

Phone: 1800 789 149

E-mail: [claims@dentalcarenetwork.com.au](mailto:claims@dentalcarenetwork.com.au)

### ***How to make a Claim***

If the Eligible Member wishes to make a claim, the Eligible Member must:

- a) complete a claim form available from the website at [www.dentalcarenetwork.com](http://www.dentalcarenetwork.com); and
- b) provide the following documents:
  - i. written notice containing full particulars of any circumstances in respect of which a claim is being made;
  - ii. at your expense, any report from a dentist at a DCN Practice confirming that the claim is solely as a result of an Accident and all other medical and other certificates and evidence reasonably required by Us to assess the claim;
  - iii. any reports that have been obtained from the police, or other organisations in relation to the Injury;
  - iv. any other documentary evidence required by Us to substantiate a claim;
- c) provide written proof of Injury as soon as possible and, in any event, within thirty (30) days after We receive notice of a claim, together with original copies of all relevant documentation. There is no requirement to prove that the Injury has been rectified or subject to any treatment provided.

### ***Claims investigation***

In the event of a claim, We may make any investigation We deem necessary, and the Eligible Member agrees to and will cooperate fully with such investigation. Failure by the Eligible Member to cooperate with Our investigation may result in refusal of the claim.

### ***Fraudulent claims***

If any claim under this Dentisure Program is fraudulent in any respect, or if any fraudulent means or devices are used by the Eligible Member or anyone acting on the Eligible Member's behalf to obtain benefits under this Dentisure Program, We may reduce the payment under this Dentisure Program or refuse the claim.

### ***Making claims after the Dentisure Program is cancelled***

If the Dentisure Program is cancelled effective from a particular date (which We may do at Our absolute discretion), this does not affect the Eligible Member's right to make a claim under the Dentisure Program if the Injury occurred before the date the cancellation became effective.

## **Right to amend terms and conditions of the Dentisure Program and cancel without notice**

The benefit provider gives no warranty as to the continuing availability of the Dentisure Program.

We reserve the right to amend the terms and conditions governing the Dentisure Program at any time and cancel the Dentisure Program without prior notice to the Eligible Members. The benefits offered under the Dentisure Program are a courtesy extended to the patients of the DCN Practice at the benefit provider's sole and absolute discretion and are not automatic entitlements (legal or otherwise).