mudum
Companhia de Seguros
GROUPE CRÉDIT AGRICOLE

Dental Care Insurance

Product Datasheet

Coverage and Compensation Limits

Coverage	Dental Care Extra		
	Network Access (agreed rates)	Co-payment*	Compensation Limits* (per insured person)
Dental Treatment and Dental Prostheses (within the provider network)	No limit	50%	First policy year: €50 Second policy year: €75 Third policy year: €100
Well-Being Network	Access to the provider network		

* Applied to the agreed provider rate payable by the Insured Person

Benefits of Dental Care Insurance

> Unlimited access to agreed rates across a nationwide network of dental service providers offering a full range of dental procedures and treatments.

> **Dental treatments at reduced rates** compared with the rates charged by private dental clinics for non-free services, **at least 30% lower than private sector rates** within the Dentinet network;

> **Co-payment for non-free services based on agreed rates:**

50% co-payment toward the agreed rates for non-free services within the Dentinet network, up to the respective compensation limit;

o Compensation limits increase throughout the duration of the contract (1st policy year: €50, 2nd policy year: €75, 3rd and subsequent policy years: €100).

> Hospital facilities with the capacity to provide 24-hour emergency care;

> **Access to the well-being network** which *provides access to a network of alternative medicine practitioners (including homeopathy, osteopathy, acupuncture and other alternative treatments) at significantly discounted rates;*

> **Extension of the network to Spain;**

> No entry age limit, no maximum cover age, and no waiting periods.

How to use Dental Care Insurance

How to Use Your Insurance

1. Select your preferred provider at *www.dentinet.pt* or call the Customer Helpline at **707 78 20 70* / (+351) 210 114 469** – Option Dental Care** (weekdays from 8.30 am to 6.30 pm).
2. Book your appointment, treatment or examination directly with your chosen provider, and provide the insured person number shown on your Dental Care card.
3. After your appointment or treatment, pay only part of the cost to the provider. Always ask for a receipt so you can claim the deduction on your annual tax return.

Network in Spain

Dental Care insurance can be used in Spain through the Dentyred network. When using this service, for treatments that are not free of charge, you will be required to pay the full amount. You should then send the receipt to AdvanceCare, which will reimburse you for the portion specified in the contract.

*(Call cost of €0.09/min from a landline and €0.13/min from a mobile network, plus VAT at the prevailing rate).
** (Calls to the national landline)

FP2021/10/25