

Supplementary insurance

DENTA

Special Conditions Version 1997

All references to persons in this document apply to both genders.

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I Scope of application

Art. 1 Scope of insurance

This supplementary insurance grants cover for the cost of dental treatment provided by a dentist, when such treatment is not subsequent to an accident.

II Admission, reservations

Art. 2 Admission

Each applicant must have a qualified dentist fill out the special admission form provided by CSS.

Art. 3 Reservations

- 3.1 CSS may impose reservations, which will remain in effect until a certificate from a qualified dentist is presented, confirming that the ailments have healed or the teeth have been repaired.
- 3.2 CSS does not grant benefits for the replacement of teeth that are missing at the time the insurance is contracted.

III Benefits

Art. 4 Benefits

- 4.1 CSS will reimburse, without limit of amount, the costs for:
- a) scientifically recognised dental treatment provided by a qualified dentist;
 - b) surgical treatment;
 - c) X-rays
- 4.2 CSS will also reimburse, per calendar year, up to a maximum of:
- CHF 500 for crowns;
 - CHF 600 for braces;
 - CHF 900 for bridges and removable dentures.
- 4.3 No cover is granted for implants and related measures performed by a qualified dentist. The insured person may ask CSS for a cost participation, which shall be determined by the advising dentist based on the condition of the teeth, the need for implants and the overall cost of the treatment.
- 4.4 If the dental treatment is provided as an inpatient, only the benefits listed in paragraphs 1 and 2 will be reimbursed.
- 4.5 Furthermore, for prevention purposes, CSS will pay up to CHF 200 per calendar year for a check-up and scaling performed by a dentist or a qualified hygienist practising under medical supervision.

Art. 5 Deductible, co-payment

The insured person is liable for payment of the agreed annual deductible of CHF 100, 200, 300 or 500 as well as the co-payment of 20% for the benefits stipulated in Article 4, paragraph 1.

Art. 6 Duration of benefits

The benefits stipulated in these Special Conditions are guaranteed without limit of duration.

Art. 7 Obligations of the insured person

To claim his entitlement to benefits, the insured person must submit to CSS the dentist's original invoice, along with a separate itemised statement of the treatment and laboratory costs.

IV General and final provisions

Art. 8 Supplementary cover

- 8.1 The benefits stipulated in these Special Conditions are paid out following deduction of those benefits covered by the mandatory healthcare insurance in accordance with the Federal Health Insurance Act (KVG) which has been concluded with CSS or another insurer.
- 8.2 They cannot be used to compensate the costs related to the deductible and co-payment imposed under the mandatory healthcare insurance in accordance with the KVG.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.