

Introduction to Dental Care Plans

All Cathay staff has the option to enroll themselves and their eligible dependants in the Dental Care Plan on a voluntary basis. This plan only provides access to limited, basic dental care in Hong Kong at a specified **Quality HealthCare Dental Centres or Bayley & Jackson Dental Centres**. There are two pre-paid plans available currently.

- Deluxe Plan – covers items of dental treatment as listed in Covered Expenses.
- Basic Plan* – covers once yearly dental examination and scale & polish only.
** This Basic Plan is applicable only to Cabin Crew, joined before 1/Jun/97.*

At present we have two dental care providers on our panel.

- Quality HealthCare Dental – 12 dental centers including Cathay City.
- Bayley & Jackson – 4 dental centers.

Most advanced dental treatments are not covered under the pre-paid plan. However, all uncovered treatments can be provided at a preferential discounted rate with our panel dentists/specialist dentists. Quotations for these treatments are available from the dental center you use upon request.

Cathay Staff who have not enrolled on the pre-paid dental plans are also entitled to dental treatment with our panel dentists/specialist dentists on a fee for service basis at preset discounted rates.

How the Plan works

1. **Select an option.**

Choose **Waive** if you do not wish to buy any Dental Plan.

2. **Enroll your dependents** on the desired plan.

3. **Select one of the two panel dental providers.**

You may select a different provider for yourself and your eligible dependants; however, you must choose the same dental plan. A complete list of Company-appointed dentists is available on www.qhms.com.

Options:	Coverage:	Selecting a panel dentist:
<ul style="list-style-type: none">• Waive• Deluxe• Basic*	<ul style="list-style-type: none">• Employee Only• Employee + One• Employee + 2 or more	<ul style="list-style-type: none">• Quality HealthCare Dental• Bayley & Jackson

** Basic Plan is applicable to Cabin Crew, joined before 1/Jun/97 only.*

4. **Schedule your appointment.**

Call your selected dental center to make an appointment.

5. **Arrive at appointment on time.**

Present your HKID card and staff card at the appointment time.

Failed appointment without notice may cause a penalty. The amount will vary by the type of appointment and the clinic chosen. Cancellation must be made at least 24 hours in advance. Please arrive at your appointment on time.

6. **Consultation and Receive treatment as agreed.**

Always clarify your treatment fee before starting any treatment.

7. **Pay for any expenses not covered under the Plan.**

Any payment is to be made directly to the dentist. Employees should not submit any claims for such expenses.

8. Please note that **the dental plans are not insurance schemes.**

They do not work on a reimbursement basis.

9. Cathay Staff who have not enrolled on the pre-paid dental plans are also entitled to dental treatment with our panel dentists/specialist dentists on a fee for service basis at preset discounted rates.

Covered Expenses

Basic Plan	This Basic Plan is applicable to Cabin Crew, joined before 1/Jun/97 only.
Dental Examination:	Once yearly by a registered panel dentist.
Polishing and Scaling:	Once yearly by a registered panel dentist or hygienist.

Deluxe Plan	
Dental Examination:	Twice yearly at the selected panel dentist.
Polishing and Scaling:	Twice yearly. By a registered panel dentist or hygienist.
Intra-oral x-rays:	As clinically required.
Fillings:	Simple fillings due to decay. Amalgam (silver) fillings for posterior teeth and composite (tooth coloured) fillings for anterior teeth.
Extractions:	Simple extractions due to decay.
Emergency treatment or pain relief:	Emergency treatment or pain relief during office hours only and limited to the following services: <ul style="list-style-type: none"> - Relief of acute toothache or dentally related pain by means of simple extractions or dressings and/or medication. - Incision and drainage of abscesses. - Curettage and irrigations of acute gum conditions. - Control of bleeding with packs and sutures. - Temporary dressings for lost fillings. - Recementation of dislodged restorations (excluding all types of adhesive bridges).
Medications:	As prescribed by a dentist when clinically necessary. (Prophylactic mouth rinses are not included).

Expenses not covered

The dental plans do not cover treatments not listed in the cover list. The Plans will not pay benefits for the following treatments or services:

Anaesthetics	Anaesthetics administered by intravenous procedure or general anaesthetic.
Dentist	Dental treatment by a person other than a registered dentist at one of the panel clinics.
Hospitalisation	The expenses for hospitalisation related to dental care.
Orthodontics	Any orthodontic procedure.
Periodontics	Any advance periodontal procedure carried out by dentists with specialty training or specialists.
Prosthetic Device	This includes the replacement of lost or stolen prosthetic devices (dentures).
Teeth Removal	Orthodontic extractions of permanent teeth, extraction of wisdom teeth, complicated extractions requiring bone removal and extractions requiring surgery.
Dental abscesses	Treatment coverage limited to emergency relief of pain by drainage, incision and medications only.
Root canal treatment	
Crowns and Bridges	
Cosmetic Dentistry	For example teeth whitening, veneers or replacement of fillings for cosmetic reasons.
Specialist treatment	Consultation and treatment fees of Dental Specialists or Dentists with specialty training. Patients will be referred to a dental specialist or dentist with specialty training for any dental treatment which falls outside the scope of general dentistry when clinically indicated.
Emergency treatment	After office hours.

**Please note that this is not an exhaustive list and may be amended from time to time to reflect community practice.*

** The final decision on whether specific services and/or treatment are covered under this*

Preventive Dental Plan is made by the Provider, in consultation with CMD.

**Please note: Cathay staff or dependents are offered special discounts for certain dental products and services which fall outside the Dental Scheme when attending the panel dental clinics. Please always check the fee first and identify yourself as a Cathay client to enjoy the discount.*