



What is the scope of coverage?

Coverage is valid in Belgium, but also in the European territories of the following countries: France, the Grand Duchy of Luxembourg, the Netherlands and Germany. However, for these four countries, the reimbursement for preventive and curative care amounts to 12 € per service.

Are there any exclusions?

Reimbursements will not be excluded or reduced in the case of pre-existing conditions. However, there are services for which DENTALIS does not provide reimbursements:

- Accidents or diseases that cannot be verified by a medical examination.
- Aesthetic or cosmetic treatments (whitening, veneers, etc.).
- Accidents that occurred while you were in a state of intoxication or under the influence of drugs, narcotics or medication used without a medical prescription (unless there is proof that there is no causal relationship between the disease or accident and these circumstances or if the insured provides evidence that he or she consumed these beverages or narcotics without being aware, or if he or she was forced to do so by a third party).
- Problems with alcoholism, drug addiction or drug abuse.
- War events (whether the insured is a civilian or serving in the military); civil unrest or riots (unless the insured person did not take an active part in these events or in the case of self-defense).
- Incidents during the practice of aerial sports or sports involving a motor vehicle, as well as any kind of professional sports.
- The consequences of an intentional act on the part of the insured (unless the insured proves that he or she was rescuing people or property); crimes and offenses committed by the insured, as well as reckless acts, bets or challenges.
- The direct or indirect effect of radioactive substances or artificial acceleration processes of atomic particles (with the exception of the use of radioactive material for medical purposes).
- Intentional mutilation or attempted suicide.
- Accidents during which the insured is part of the crew of an air transport, or performs a professional or other activity related to the flying aircraft during the flight.
- The services listed in Article 141 of the Annex to the Royal Decree of 14/09/1984 establishing the classification of healthcare services for the compulsory healthcare insurance and services whose codes are not followed by a '+' sign.
- Medication.

How can I request a reimbursement?

The insured must report the incident to SMA Neutra as soon as possible by completing and submitting the relevant document. If necessary, please send any other document, certificate or report to prove the existence and severity of the incident. Please send the original versions of the supporting documents (invoice, receipt, etc.) to your insurance provider as much as possible.



2018

DENTALIS dentalis insurance

partner of
your smile!



head office

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You will find all of our offices
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at www.symbio.be

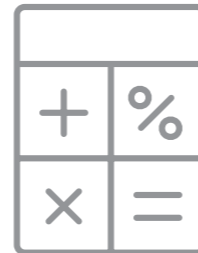
Who can benefit?

You can register for the DENTALIS insurance at any age as long as you are a member of the Neutral Health Insurance Provider Symbio and have paid the related premium. The contract will commence on the first day of the month following receipt of the application for membership.

Do you want to sign up?

- Please complete the DENTALIS form, available at www.symbio.be/dentalis
- Contact us by phone at 02/733.97.40
- Visit one of our offices and talk to an advisor

What is the amount of the reimbursement by Dentalis?



The maximum reimbursement amounts for Dentalis increase each year during the first three insurance years. The reimbursement for preventive and curative care amounts to a maximum of 30 € for the first insurance year, 60 € for the second year and 90 € from the third year. The reimbursement for periodontology, orthodontics, prostheses and implants amounts to a maximum of 300 € for the first insurance year, 600 € for the second year and 1010 € from the third year.

Is there a qualifying period?

The qualifying period is a waiting period during which the insurance does not pay reimbursements. This period is usually 6 months, and 12 months if you want to become a member after your 65th birthday and for the reimbursement of orthodontic services, prostheses and implants.

However, there is no qualifying period in the following cases:

- In case of an accident;
- For a newborn qualifying as dependent of a parent who was already registered with DENTALIS before the date of birth;
- For people who were a member of a similar service offered by a different insurer on the day before their membership with Dentalis commences and who paid all related premiums (the qualifying period is deducted from the membership period with the other insurer).



What is included in the DENTALIS insurance coverage?

PREVENTIVE TREATMENTS

Reimbursement of **100%** of the patient contribution (health and disability insurance codes 301254 to 301265 and 301593 to 302245). (*Dental scaling, oral and periodontal examination*)

CURATIVE TREATMENTS

Reimbursement of **75%** of the patient contribution. (*Consultations, tooth extractions, radiology and minor surgery*)

PERIODONTOLOGY

Reimbursement of **75%** of the patient contribution. If there is no reimbursement by the compulsory insurance, 75% of the amount to be paid by the policyholder.

ORTHODONTICS

100% of the legal patient contribution. 250 € for the device installed at the start of the treatment. Reimbursement are limited to 300 € per year for the first insurance year and 350 € from the second year.

PROSTHESES AND IMPLANTS

Reimbursement of **75%** of the patient contribution. If there is no reimbursement by the compulsory insurance, 75% of the amount to be paid by the policyholder. Reimbursement are limited to 300 € per year for the first insurance year, 600 € from the second year and 850 € from the third year.

How much does it cost to join DENTALIS?

	DENTALIS	DENTALIS (members of Neutra+, Neutra Confort or Neutra Top)
FROM 0 TO 6 YEARS	0,00 €	0,00 €
FROM 7 TO 17 YEARS	4,26 €	3,83 €
FROM 18 TO 25 YEARS	5,96 €	5,37 €
FROM 26 TO 45 YEARS	7,67 €	6,91 €
FROM 46 TO 55 YEARS	9,95 €	8,96 €
FROM 56 TO 65 YEARS	12,23 €	11,02 €
FROM 66 YEARS	14,51 €	13,06 €

This summary is only intended for information purposes. Only the articles of association of SMA Neutra govern the rights and obligations of the insured.