

DENTISURE™, Student Dental Accident Insurance



What is the DENTISURE™, Student Dental Accident Insurance?

DENTISURE™, Student Dental Accident Insurance is an insurance policy that covers both dental related injuries and non medicare medical expenses for students aged between 5 and 19 years as a result of accidents occurring at school or school related activities.

Benefits for your practice:

- Provide a value added service to families with school aged children creating goodwill for the practice.
- Attract new patients and facilitate patient retention for the long term, including school aged children and their families.
- Ensure regular 6 monthly visitation leading to fuller appointment books.
- Position the practice as a premium practice by offering the complimentary service.
- Increase referrals from existing and new patients as a result of the program.

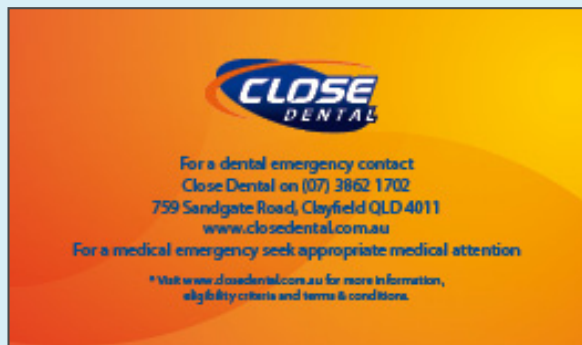
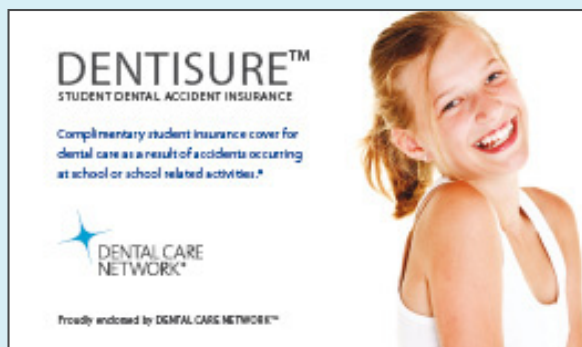
What are the patient benefits of DENTISURE™?

- Complimentary DENTISURE™, Student Dental Accident Insurance cover for patients who satisfy the eligibility criteria.*
- Peace of mind knowing that if their child has an accident at school or school related activities, that requires dental treatment, the treatment is covered under the DENTISURE™, Student Dental Accident Insurance policy up to the value of \$5,000.*
- DENTISURE™, Student Dental Accident Insurance can be used in conjunction with the patients private health insurance. For example, the patient can claim firstly on their private health insurance policy, for the remaining outstanding costs, the patient can claim on DENTISURE™, Student Dental Accident Insurance.
- Often accidents resulting in dental related injuries also result in other medical related injuries. The DENTISURE™, Student Dental Accident Insurance policy also provides cover for many medical related expenses.*
- High quality dental care provided by the practice.

*See full DENTISURE™, Student Dental Accident Insurance Policy for more details, eligibility criteria, terms & conditions.



Marketing Initiatives



The Dental Corporation Marketing Team will customise the following material for your practice. The practice is responsible for implementing the initiatives:

- **DENTISURE™ brochure:** the practice staff gives out brochures to patients once they sign up for the program along with the DENTISURE™ emergency card (below).
- **DENTISURE™ emergency card** with practice contact details: this card is given out along with the brochure and can be kept on their person in case of emergencies.
- **Existing patient email campaign:** is sent out by practice staff to the practices current patient base to advise them of the new program.
- **On hold messages:** build credibility and instill confidence in your patients by creating a professional impression. They also inform your prospects and patients as to the services and new programs you offer.

The Marketing Team will write the content and the practice is responsible in liaising with the On hold messages team to upload the new messages to their phone.

- **Digital reel slides:** are a fantastic visual way for the practice to inform and educate the practice patients of the programs and services they offer.
- **Practice Website Content** (for those with websites): the Marketing Team will write the content to upload details onto your website. Unless the website was created through Dental Corporation the practice will be responsible to uploading the material.
- The Marketing Team will provide advice on communicating to local schools and community groups about the program. It is a great way to communicate to the relevant target market and have your practice be recognised as the local dentist of choice for the relevant schools.
- Formal training on tracking both on software and DC Community Online form will be provided to all relevant practice staff by the Marketing Team. This process will explain the DENTISURE™ program, processes involved, the collateral created by the marketing team and what is expected from the practice in regards to implementing the process as well as tracking the return on investment and referrals that come into the practice based on the different initiatives used.

Practice Budget

The average budget¹ for this program to be implement with the basic marketing initiatives is as follows, all listed costs are practice costs:

Marketing Activity	Detail	Quantities	Budget Estimate ¹
DENTISURE™ brochure	Brochure to provide to patients and potential patients outlining the DENTISURE™ offer.	1000	\$2,190
DENTISURE™ emergency card	Business card with emergency contact information for practice.	1000	\$406
Existing patient email campaign	Send email to existing patient base to inform them of the program.	Patients on practice software	N/A
On hold messages	Messages created to inform patients and potential patients of the program while on hold.	2	\$10 per week \$780 per year ²
Digital reel slides	Slides to advertise program in the waiting room.	2	N/A
Practice website content	Content created and uploaded onto practice website.	N/A	\$385 ¹
TOTAL			\$2,981
Insurance cost per patient			\$5.00/child (exclusive of GST)

1 The budget, quantities for print and mail outs will vary for each practice, depending on the practices needs, size and demographics.

2 This cost is not included in the final budget as it is separate to the cost of the campaign. For those with On hold messages already they will be already paying this amount.



Frequently Asked Questions

What are the eligible criteria the patient must satisfy to receive the complimentary insurance?

To be eligible for DENTISURE™, Student Dental Accident Insurance cover, for accidents at school or school related activity a patient must simply be:

- Aged between 5 and 19 years; and
- A current government or private primary or secondary school student; and
- A patient of the practice and must have maintained their routine 6 monthly preventive care and examinations appointments.

Refer to the full DENTISURE™, Student Dental Accident Insurance Policy which can be found on your practice website for more details.

How much does it cost?

DENTISURE™, Student Dental Accident Insurance is completely complimentary to all patients who satisfy the eligibility criteria.

How does a patient register for the insurance?

To register a patient to receive complimentary DENTISURE™, Student Dental Accident Insurance the patients parents/guardian must contact the practice and ask to register their child. There is no paper work, they can register over the phone.

To register a patient:

1. Provide the patient with DENTISURE™ information brochure and emergency contact card.
2. Record the patients details on the practice management software. Be sure to indicate the referral source on the patient software.
3. Complete the patients details on the following link in DC Community Online:

<http://community.dentalcorp.com.au/www/694/1001127/displayarticle/1002478.html>

4. Ensure that they are aware of the eligibility criteria and make an appointment booking for the patient's next 6 monthly preventive care and examination.

What happens if the patient comes in every 7 or 8 months rather than every 6 months as per the eligibility criteria?

It is up to the practice to make a decision on whether to maintain the registration of the insurance for this individual. Particularly if there is a legitimate reason for the extended time between visits eg holidays, out of the country etc. then it is prudent to keep the rapport with the family by being flexible and continuing their coverage on the insurance policy. Note although the practice advertises 6 monthly visits as an eligibility criteria the insurance policy will only become void if the patients does not visit once every 12 months for a preventive care and examination appointment.

When can the accident happen for it to be covered through the DENTISURE™ Policy?

The accident has to occur during school or school related activities. This includes on the way to and from school and on the weekends when participating in school related sports, events and trips.

How is a 'school' defined under the DENTISURE™ Policy?

The definition of school for the purpose of the eligibility criteria is that it must be a current government or private primary or secondary school.

Frequently Asked Questions

What is not covered by DENTISURE™ Policy?

The amount payable for anyone covered by DENTISURE™ does not cover milk or first teeth.

Can the patient use their own private health insurance together with DENTISURE™?

The patient is able to claim on their own private health insurance policy first and then claim the remaining balance, the gap, on their DENTISURE™ insurance. For example if the total cost of the treatment due to a school related activity was \$6,000 and the total amount claimable from the patients private health insurance is \$2,000 then they are able to claim the difference of \$4,000 through the DENTISURE™ Insurance Policy.

What is the maximum amount payable for any one injury?

The maximum amount payable for any one dental injury to permanent or secondary teeth that occurred during school or school related activities is \$5,000. In addition the policy provides maximum reimbursement of \$1,250 per injury for non-Medicare Medical Expenses during school activities only, so total coverage is \$6,250*.

If the patient is 19 and not at school are they still covered under the DENTISURE™ policy?

No, the patient would not be covered under the DENTISURE™ policy if they are not attending school.

What is the age cut off from being covered under the DENTISURE™ policy?

On the day of the persons 19th birthday is when the DENTISURE™ Insurance Policy is no longer applicable.

Does the DENTISURE™ Policy only cover dental injuries?

No, the DENTISURE™ Policy covers accidental death, permanent disability, injury assistance, bed care patients, broken and/or fractured bones, dislocation, student tutoring expense as a result of an injury and the injured person is unable to attend school, fee relief, overseas medical expenses, emergency transport and non-Medicare Medical Expenses. Please review the DENTISURE™ Policy for more details.

What does the patient do in case of an emergency?

For dental related injuries the patient or their guardian is to contact the practice directly to make an emergency appointment. If it is outside of opening hours, they should seek appropriate medical attention.

For non-dental related injuries, they should seek appropriate medical attention.

How does the patient make a claim?

The patients guardian is to provide written notice of their claim to the insurer within 90 days of suffering the injury. This is to be done either by:

- Mail: Pro Claim Locked Bag 32012, Collins Street East, VIC 8003
- Email: insclaims@proclaim.com.au
- Fax: 1300 858 329
- Phone: +613 9660 5200

Claims must be supported by original supporting reports and documentation such as police or school accident reports, doctors' reports and hospital reports, as suites the case.