



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY FOR GROUP DENTAL PPO-PLUS

Policyholder	:	ADOBE SYSTEMS PTE LTD
Policy No.	:	71558
Period of Insurance	:	1 st July 2019 to 30 th June 2020

PRODUCT INFORMATION

The dental plan is a comprehensive and low cost group dental care plan.


ELIGIBILITY

- i) All full-time active employees over 16 and below the age of 69 (Age Last Birthday); coverage can be renewed up to age 74.
- ii) Spouse of eligible employee who is below the age of 69 (Age Last Birthday) and not divorced or legally separated from eligible employee; coverage can be renewed up to age 74.
- iii) An unmarried and unemployed child of the eligible employee who is at least 3 years old and is under age of 25 years (Age Last Birthday).

SCHEDULE OF BENEFITS

Benefits / Procedures	Panel	Non Panel (Per Procedure) (Up to SGD)
		15.00
Examination		
X-ray		
Intraoral		12.00
Bitewing		12.00
Panorex		32.00
Test & Laboratory		
Biopsy and examination of issue		48.00
Prophylaxis		
Prophylaxis-Routine		40.00
Prophylaxis-Complex		60.00
Filing (Silver) – For Posterior Teeth Only		
Amalgam – one surface		16.00
Amalgam – two surface		24.00
Amalgam – three or more surface		32.00
Reinforced Pin		9.00
Filing (Tooth-Coloured Material) – For Anterior Teeth Only		
One surface		30.00
Two surface		40.00
Three surface		50.00
Pulpotomy		
Pulpotomy		40.00
Pulp Cap		20.00
Root Canal Treatment		
Single root canal filling		150.00
Double root canal filling		220.00
Three or more canals		350.00
Extraction		
Routine (Simple) – each tooth		30.00
Surgery Extractions		
Erupted Tooth or root		120.00
Soft tissue impaction		160.00
Part bony impaction		250.00
Completely bony impaction		320.00
Alveoplasty		
Per quadrant, in connection with extractions		30.00
Per quadrant, not in connection with extractions		42.00
For a complete Alveoplasty involving more than one quadrant		160.00
Excision of Tumor		
Excision of Tumor		76.00
Fracture of Jaw		
Simple		500.00
Compound		600.00
Repair of Prosthetic Appliance		
Repair of broken complete or partial denture		20.00
Repair of denture and replace broken tooth		40.00
Adding tooth to partial denture to replace extracted tooth		27.00
Add tooth to partial denture plus clasp		54.00

**AIA
 PANEL**
 As
 Charged
 upon presentation
 of AHB Card

Space Maintainers Fixed band Type (uni or bilateral) Removal in acrylic (uni or bilateral)	 AIA PANEL As Charged	135.00 67.00
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KEY PRODUCT PROVISIONS

1. TERMS OF RENEWAL

This group policy contract may be renewed on the Policy Anniversary Date by payment of the total annual premium. We can vary the premium and any other terms, conditions or exclusions in this policy by giving written notice of such change to the Policyholder (employer).

2. NON-GUARANTEED PREMIUM

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Company.

3. LIMITATIONS

When an Insured Member is entitled to benefits payable under Workmen's Compensation Law, any government or public programme of dental or medical benefits, other group or individual programmes of medical or dental benefits, the benefits payable under this Policy shall be limited to the balance of expenses not covered by benefits payable under the law and other coverage.

4. EXCLUSIONS

No benefit shall be payable for the following services, examinations, products or conditions:

- (i) Dental procedures that are not included in the Schedules of Allowances.
- (ii) Any hospital charges.
- (iii) Injuries arising directly or indirectly, wholly or partly from war, declared or undeclared, revolutions or any warlike operations.

5. TERMINATION

The insurance hereunder of any Member shall automatically cease on the earliest of the following dates:

- (i) On the day the Policy is terminated; or
- (ii) On the expiry of the coverage for which the last premium payment was made on his account; or
- (iii) On the date he enters full-time military, naval or air service; or
- (iv) At the end of the Policy Year during which he attains the Maximum Age of Coverage as stated in the Policy Schedule; or
- (v) On such date as may be communicated to him by reason of war or an act of war – such date to be determined at the insurer's discretion; or
- (vi) On the date he ceases to be a Member due to cessation of Active Service

6. CANCELLATION CLAUSE

We may terminate this group Policy on any Renewal Date by giving the Policyholder (employer) at least 31 days' prior written notice of termination. Whenever such cancellation occurs, the Company shall return the unearned portion of premiums paid to the Policyholder (employer). The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

7. WAITING PERIOD

No waiting period.

8. MISSTATEMENT

- A. If the age or date of birth or other relevant facts relating to any Insured Member is found to have been misstated and if such misstatement affects the scale of benefits or the terms and conditions of the Policy, the true age and facts will be used by us in determining whether the coverage under the Policy continues to be in force and we will make adjustments to the premiums payable.
- B. Where a misstatement causes an Insured Member to be insured under the Policy where he would be otherwise ineligible, or where such statement has caused an Insured Member to remain insured when he would otherwise be disqualified under the terms of the Policy, the coverage of the Insured Member shall be void and we will return the premiums paid in respect of the Insured, unless there is fraud on your part or on the part of the Insured Member.

9. FREE LOOK PERIOD

Not applicable.

IMPORTANT NOTICE

This is only product information provided by us and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with your employer shall apply.