

HONG KONG BAPTIST UNIVERSITY
INTEGRATED MEDICAL SCHEME

Elaborations on Coverage and Exclusions Applicable to the Dental Plan

Fillings

- Fillings due to decay and functional purpose (including tooth decayed, abrasion, erosion, and attrition) are covered.
- Coverage: Composite (white) fillings for anterior teeth and amalgam (silver) fillings for posterior teeth.
- Fillings for cosmetic reasons are not covered.

Extractions

- Wisdom teeth extractions that require surgery are not covered.
- Extractions for orthodontic or cosmetic reasons are not covered.
- Any complex surgical extraction requiring the attention and skill of a dental specialist or dentist with specialty training, and extractions to be carried out under the provision of sedation, general anaesthetics or hospitalisation will be charged higher than the quoted reference price listed under Secondary Dental Care.

Root Canal Treatments

- Re-treatment of any root canal treated teeth or teeth which have had pulpotomy or pulpectomy, root canal treatment for wisdom teeth will be referred to dental specialist or dentist with specialty training and will be charged higher than the quoted reference price listed under Secondary Dental Care.
- Root canal treatment which is clinically not advisable is excluded.

Treatment by Specialty Dentist or Dental Specialist

- All treatments covered under Dental Care will be carried out by general dental practitioners of DSC, while scaling and polishing may be carried out by general dental practitioners or dental hygienists of DSC.
- For Secondary Dental Care items which are recommended for consultation and treatments to be performed by dental specialist or dentist with specialty training, DSC will not offer discount on walk-in rate, while members can still claim up to 50% of the quoted reference price listed under Secondary Dental Care, or 50% of the actual amount charged by DSC, whichever is lower, and subject to an annual cap of \$3,800 for each member.