

Is my injury covered?

We can cover dental injuries caused:

- by an accident
- by a sporting injury
- as a result of medical or dental treatment.

We don't cover dental claims if the:

- damage to your teeth or dentures is due to normal wear and tear or decay and gum disease
- treatment was carried out by a *dental technician* rather than a registered dentist
- damage occurred to your dentures while you were not wearing them.

Please visit our website to learn more about the conditions of cover: www.acc.co.nz/dental.

Your dentist will help you fill in forms if you meet the cover criteria and ACC will send a letter to you advising if the claim has been accepted.

What help can I get?

In most cases, the dentist will treat you and we will pay part of the cost. We can only pay a *regulation amount* towards your treatment and any extra cost will be paid by you.

The *regulation amount* that we can contribute may be affected by:

- the type of treatment requested for the injury
- the condition of your mouth, dentures and teeth before the injury happened.

It's important to discuss costs and payment arrangements with your dentist before starting treatment.

If your injury is more serious we may be able to help in other ways, for instance, if you need time off work.

For more information on our contribution, ask your dentist or take a look at our website.

What do I need to know?

There are a few key things to know that will help you get started with your treatment and recovery.

- It is important to discuss costs, outstanding amounts or *co-payment* arrangements with your dentist before starting treatment. We can only pay *regulation amounts* to dentists for treatment and there is usually an extra cost to be paid.
- *Prior approval* is needed when you want to know if we're able to contribute towards your treatment. Our dental team will look at the best possible options at this stage to ensure your recovery in a timely manner. We aim to let you know if we can contribute towards treatment within 10 working days.

- All root canal treatment, crowns and bridges require *prior approval*.
- If you progress your treatment without *prior approval* we might not be able to contribute towards costs if it isn't clear the treatment is required due to the accident.
- Specialist treatment may be required after initially consulting your dentist or if you require Implants, Orthodontics or have Temporomandibular Joint (TMJ) injuries. All specialist treatment must be prior approved before treatment begins.
- When making our decisions we may seek an expert clinical opinion from a *dental advisor* about treatment plans or accident related injuries.
- We may reduce the amount we contribute towards treatment to a tooth due to non-accident restorations, for instance when you've had *prior treatment* on a tooth. Please discuss this with your dentist or call us for more information.
- If you have a pre-existing condition such as decay or bone and gum loss before your injury, treatment may relate to this and not the accident. This will affect whether we can contribute towards treatment.
- You're able to seek a second opinion from another ACC registered dentist on treatment and pricing.

We are here to help

We are committed to working with you and making sure you fully understand your *entitlements*. For more information you can speak to your dentist, visit our website www.acc.co.nz/dental or call us on 0800 101 996.

Glossary of terms

- **Co-payment:** The amount you will need to pay after ACC's regulation amount has been paid. This will vary from dentist to dentist as each practise sets their own prices.
- **Cover:** ACC acknowledges that you have suffered a personal injury as a result of an accident. This does not guarantee your eligibility to entitlements.
- **Dental Advisor:** An independent third party who may provide clinical advice on the proposed treatment plan. This is at a cost to us.
- **Dental Technician:** Someone who can make or repair dentures. They are not ACC registered.
- **Entitlements:** Support and services you can access from us for your rehabilitation, for example contribution towards dental treatment or compensation for loss of earnings.
- **Prior approval:** Confirmation of the ACC contribution (if any) before treatment begins.
- **Prior treatment [on a tooth]:** This is where your tooth/teeth have had treatment before your accident such as restorations, crown's or bridges.
- **Regulation amounts:** These are the maximum amount ACC can contribute towards treatment and are determined based on dental treatment costs throughout New Zealand. The amounts can be found on our website www.acc.co.nz by searching ACC1522 or calling us on 0800 101 996.