

Dental

Dental benefits are limited to emergency relief of pain on *sound* and *natural* teeth. Teeth with previous work will not be covered, such as fixing a broken filling or failed root canal that was done in the student's home country. In addition, please note that the policies do not cover routine exams, cleanings, or fillings for teeth that are not currently causing pain. There are slight variations in coverage for each policy, though, outlined below.

CareMed Core Students:

- Limited coverage of up to \$2,500 for emergency relief of pain on sound and natural teeth.
- Up to \$1,500 for emergency repair or replacement of sound, natural teeth damaged as a result of a covered accident.

STE Students:

- Pain-relieving preservative dental treatments, simple fillings, and repairs to existing dental prostheses and braces or retainers (for recurrent pain) are covered in full.
- There is also limited coverage for dental prostheses; see policy documentation.

WEA, WEB, WEF, and WEI Students:

- Emergency dental care to relieve immediate pain on sound, natural teeth is covered up to €400 for semester students and €800 for academic year students. This benefit must be approved by the Assistance Service, and all dental claims must include an x-ray of the concerned tooth/gum.
- €440 per tooth / €1,300 per claim (including orthodontic treatment), if a sound, natural tooth is broken as a result of a covered accident. Please note that broken or chipped teeth and loosened or lost filings while eating, chewing, and biting are not covered.

FLEX and YES Students:

- Treatment for emergency alleviation of pain is limited to \$2,500. To ensure medical services are covered, Seven Corners must be contacted prior to an emergency treatment for dental pain.
- Accidents or injuries to the mouth and teeth are covered under medical benefits.

Please contact the Supervision team (supervision@pax.org) for guidance on next steps if a student is experiencing tooth or gum pain. As noted above, the student or host family should also contact the insurance company to get pre-approval and learn of any provider limitations. Next, we recommend taking the following steps:

- **Call around to local dentists to find a reasonably priced problem-focused exam.** Although insurance should cover the visit, we want to be sure we are using a dentist with reasonable pricing in the event that it is not covered and/or the student needs to pay out of pocket.
- **Make the appointment and let us know where and when it will be.** When making the appointment, please ask if they will bill the student's medical insurance or if they will need to pay upfront and seek reimbursement.
- **At the appointment, ensure they only evaluate the tooth that is causing pain.** The insurance policy will not pay for a full mouth examination or x-rays.
- **Ask the dentist to provide written estimates for all potential treatments.** Once you have those estimates, please send them to PAX Supervision to review, along with the dentist's notes from the visit. This will allow us to help determine if insurance will cover the treatment or if we need to seek another type of funding.

- Once we have reviewed everything and decided on a treatment plan, you can make the appointments for the work to be completed.
- For students covered by the CareMed policy, a claim form and full dental records must be submitted even if the student did not have to pay upfront.

Treatment Costs

If the dentist's estimate exceeds the policy maximum, we will need to seek natural family approval to pay for any amount not covered by insurance ahead of time so the student can pay the difference at the time of the appointment. For sponsored students, some medical expenses not covered by the health insurance policy, including dental work that cannot be postponed until a student's return, may be reimbursed (or paid directly) by PAX through the emergency fund but must be pre-approved.

Orthodontia

Unfortunately, repair of braces, retainers, or dental appliances is not covered by program insurance (with a few exceptions listed above). If students come on program with braces or retainers, generally any related expenses for follow up or repair are the student/natural parent's responsibility.

Depending on how the retainer broke, a dentist may be able to do a simple, inexpensive repair (for example, if a single wire detached and needs to be re-glued on). If it is a fixed (permanently installed) retainer, a dentist may also be able to simply remove the retainer. That way, the student could work with their dentist back home to repair or replace it much more cheaply after their return. Of course, that option would be up to the student and natural family.

If a local dentist can do the repair or removal for free or at a low cost (e.g. \$100 or less) that the student is able to cover, then you can go ahead and proceed with that and have the student pay the bill at the time of the appointment. If it is more complex or expensive, then the student should get a written estimate of the cost, so that we can obtain approval from the natural family.