

Upgrading lives through our CSR initiatives that focus on women empowerment and environmental conservation.



Child Education
Supporting the education of **1388** girls in UP and Punjab



Health and Hygiene Awareness
Supporting **4800+** adolescent girls in West Bengal



Financial Independence for Women
Supporting the vocational training of **3000+** women in UP



Environmental Sustainability
Planting **40,000** trees by 2024 in Haryana, Maharashtra and Karnataka



PNB MetLife Dental Care Plan is an Individual, Non-linked, Non-Participating, Pure Risk, Health Insurance plan. PNB MetLife India Insurance Company Limited IRDAI Registration Number 117. For more details on risk factors, terms and conditions, please read the sales brochure before concluding the sale. *Tax benefit are as per income tax act 1961 and are subject to change from time to time, consulting a tax expert is advisable. The marks "PNB" and "MetLife" are the registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively and used by PNB MetLife India Insurance Company Limited under license. This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. The detailed Terms and Conditions are contained in the Policy Document. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. CIN- U66010KA2001PLC028883. Registered Office: Registered Office: Unit No. 701, 702 and 703, 7th floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore-560001, Karnataka. Corporate Office: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. Website: www.pnbmetlife.com Phone: 91-22-41790000 | Email: indiaservice@pnbmetlife.co.in | Fax: +91-22-41790203. AD-F/2022-23/067

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS!
IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums.
Public receiving such phone calls are requested to lodge a police complaint.

Follow us on:



A unique plan to secure your dental health.

PNB MetLife

Dental Care Plan

An Individual, Non-linked, Non-Participating, Pure Risk, Health Insurance plan



Benefits of the plan



NO-OVERNIGHT HOSPITALIZATION REQUIRED



WIDE NETWORK OF DENTAL SERVICE PROVIDERS



CASHLESS FACILITY AND SIMPLIFIED CLAIMS PROCESS



TAX BENEFITS* UNDER SEC 80(D)

BUY YOUR DENTAL CARE PLAN TODAY

www.pnbmetlife.com



Scan the QR Code

PNB MetLife Dental Care Plan proposal, Application Ref. no. 395 approved by IRDAI on an experiment basis under the Regulatory Sandbox approach, with validity of six months till November 14, 2022 unless otherwise extended with approval of the IRDAI. PNB MetLife reserves right to discontinue offering these services at any time at their own discretion once the experiment is complete or on earlier termination or withdrawal thereof. However, this will not have any bearing on the services opted for during validity period. *Limited Period Benefits. T&C Apply.





PNB MetLife

Dental Care Plan

An Individual, Non-linked, Non-Participating, Pure Risk, Health Insurance plan

PNB MetLife is the 1st Life Insurance Company to offer a unique dental plan, PNB MetLife Dental Care that covers fixed benefit outpatient expenses and provides financial assistance for your overall oral health.

PNB MetLife brings together the financial strength and dental insurance expertise of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, India's 2nd largest Public Sector Bank, to be your preferred Dental Insurance provider.

IMPORTANCE OF DENTAL PLAN?

As per National Oral Health Survey of India¹, 90% of adults suffer from oral health problems like:

- Teeth decay on account of sugar breakdown in the diet
- Gum infections like inflammation or swollen, bleeding gums due to lack of proper dental care.

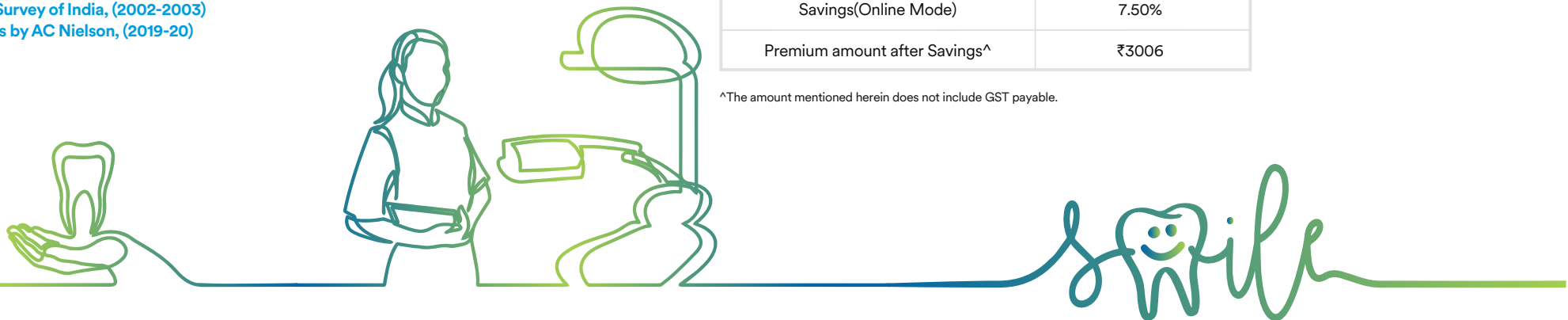
Also, many of us suffer from poor dental hygiene²

Good oral/dental care may lead to overall good health as many critical diseases usually manifest first orally. Visiting the dentist regularly might help you identify any symptoms early on and take measures to prevent any disease becoming serious.

PNB MetLife Dental Plan pays fixed amounts if you undergo covered procedures at our network of dentists including the cost of oral examination and cleaning. Now that's something to smile about.

¹National Oral Health Survey of India, (2002-2003)

²Dental survey findings by AC Nielson, (2019-20)



WHAT IS OUTPATIENT (OPD) TREATMENT?

OPD or Outpatient treatment does not require overnight hospitalization. It includes various dental procedures and consultation with a Medical Practitioner or a Dentist to help you diagnose and treat Dental discomfort through minor surgeries, or procedures like root canal, dental filling etc.

KEY BENEFITS OF DENTAL CARE PLAN:

- Insurance without hassles of overnight hospitalization
- Fixed Benefit ranging from ₹350 to ₹7500 per procedure upto sum assured of ₹50,000
- Expansive network of dental service providers
- Cashless facility and simplified claims process
- Tax Benefit deduction under Sec 80D

ELIGIBILITY CRITERIA:

| PLAN STRUCTURE | DESCRIPTION |
|---|-------------|
| Minimum Age at entry | 18 years |
| Maximum Age at entry | 65 years |
| Premium Payment Frequency | Single |
| Sum Insured | ₹50,000 |
| Policy Term | 6 months |
| Total Premium Amount [^] | ₹3250 |
| Savings(Online Mode) | 7.50% |
| Premium amount after Savings [^] | ₹3006 |

[^]The amount mentioned herein does not include GST payable.

WHAT'S COVERED UNDER THE PLAN?

This plan pays fixed benefits for the specific outpatient and accidental dental procedures as mentioned hereunder. The actual cost of the procedure may be lower or higher than the benefit amount payable by the Company.

In case the cost of a procedure is more than the specified benefit amount, the policy holder shall pay the difference directly to the service provider.

Similarly, in case the cost of procedure is lesser than the specified benefit amount, the Company shall pay the difference to the policy holder

| Covered Dental Procedures | | Frequency | Amount Payable |
|-------------------------------|--|--|-------------------------|
| Visits and Cleaning | 1. Emergency palliative treatments | No Limits | ₹570/- per visit |
| | 2. Oral consultation to Dentist | One time only | ₹350/- per consultation |
| | 3. Regular teeth cleaning | One time only | ₹1300/- for cleaning |
| X-Ray | Dental Radiology Benefits 4. Bitewings or intraoral | 2 Bitewings OR | ₹1500/- |
| | 5. Complete series (bitewing) | 1 Complete Series OR | |
| | 6. Panoramic x-ray | 1 Panoramic x-ray | |
| Fillings | 7. Amalgam fillings or | No Limits, provided the mentioned fillings have been selected by the customer as selected in the claim form. | ₹500/- per tooth |
| | 8. Resin/ Composite-based fillings | | ₹1500/- per tooth |
| | 9. Glass Ionomer Filling | | |
| Extractions | 10. Simple extraction (non-surgical) erupted tooth or exposed tooth | No Limits | ₹500/- per tooth |
| | 11. Complicated extraction (non-surgical) tooth or root, partially bony | No Limits | ₹1500/- per tooth |
| Complex treatment | Surgical removal of impacted, completely bony teeth | No Limits | ₹4000/- per tooth |
| Root Canal | Treatment of the pulp cavity lying in the root of a tooth <small>*Excluding final restoration</small> | No Limits | ₹2500/- per tooth |
| Accidental related treatments | Lump sum benefit for dental injury arising from external trauma, excluding those arising from disease or illness | One time Only | ₹7500/- |

WHAT'S NOT COVERED UNDER THE PLAN?

- Deliberate self-inflicted injury or act of self-destruction
- Any Pre-existing condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 12 months prior to the first policy issued by the insurer
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatments
- Any Cosmetic procedures with focus on improving appearance of the teeth, gums and/or bite or dental aesthetics in color, shape, size, alignment and overall smile
- Any charge related to Dentures, Implants, artificial teeth and not covered/provided under benefit table
- The Life assured has delayed treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.
- Treatment taken from anyone who is not a Medical Practitioner/ Dentist or from a Medical Practitioner/Dentist who is practicing outside the discipline for which he is licensed or any kind of self-medication
- Any Dental treatment taken outside network is not payable except emergency, accidental treatment
- Benefits will not be paid if Life Assured indulges in any activities prohibited by Law.

WAITING PERIOD

Expenses/Claims related to any dental treatment as described in above necessitated during first 24 days of the Coverage Period shall not be payable, except any claims arising due to an accident, provided the same is covered.

WHY THIS PLAN EVEN IF YOU HAVE EXISTING HEALTH INSURANCE?

This plan complements any existing health insurance plan like Mediclaim or Critical Illness where the benefits covered in this plan are either not covered or are paid only when there is a hospitalisation for minimum 24 hours.

HOW DOES THIS PLAN WORK?

EXAMPLE 1

Reena is a 28-year-old professional working woman. She has purchased PNB MetLife Dental Care Plan for Sum Assured ₹50,000/-

Reena in her childhood had cavities due to her fondness for everything sweet and had to visit dentist for dental cleaning. Post her first visit and dentist diagnosis she was advised to undergo tooth extraction and filling in her next visit

Benefit payable to Reena is as follows:

1ST VISIT:

| TREATMENT | QUANTITY | AMOUNT WE PAY | AMOUNT YOU PAY |
|-----------------|----------|---------------|----------------|
| Teeth cleaning | 1 | ₹1300/- | ₹0/- |
| Panoramic x-ray | 1 | ₹1500/- | ₹0/- |

2ND VISIT:

| TREATMENT | QUANTITY | AMOUNT WE PAY | AMOUNT YOU PAY |
|---------------------------------|----------|---------------|----------------|
| Composite resin-based filling | 1 | ₹1500/- | ₹0/- |
| Complicated extraction of tooth | 1 | ₹1500/- | ₹0/- |

YOUR BILL COPY SUMMARY WILL BE:

Sample bill Summary

| | |
|-------------------------------------|---------|
| Treatment amount charged by Dentist | ₹5800/- |
| PNB MetLife paid your Dentist | ₹5800/- |
| Payable by the customer to Dentist | ₹0.00/- |

This is not an actual bill, but representation. Actual invoice will be provided at the time of treatment.

HOW DOES THIS PLAN WORK?

EXAMPLE 2

Ashish is a 49-year-old businessman with busy lifestyle entailing lots of travelling and attending business parties. This busy schedule and poor food habits has led to sudden pain in his right side for which he needs urgent attention.

Complete series x-ray has been recommended along with pain killers for proper evaluation of his dental problem. Post his 1st visit, dentist diagnosis is for 2 root canals in his next visit.

Benefits payable to Ashish:

1ST VISIT:

| TREATMENT | QUANTITY | AMOUNT WE PAY | AMOUNT YOU PAY |
|-----------------------|----------|---------------|----------------|
| Complete series x-ray | 1 | ₹1500/- | ₹0/- |
| Oral consultation | 1 | ₹350/- | ₹0/- |

2ND VISIT:

| TREATMENT | QUANTITY | AMOUNT WE PAY | AMOUNT YOU PAY |
|-----------------------|----------|---------------|----------------|
| Root canals | 2 | ₹5000/- | ₹0/- |
| Glass Ionomer filling | 2 | ₹3000/- | ₹0/- |
| Crown | 1 | ₹0/- | ₹2500/- |

YOUR BILL COPY SUMMARY WILL BE:

Sample bill Summary

| | |
|-------------------------------------|----------|
| Treatment amount charged by Dentist | ₹12350/- |
| PNB MetLife paid your Dentist | ₹9850/- |
| Payable by the customer to Dentist | ₹2500/- |

This is not an actual bill, but representation. Actual invoice will be provided at the time of treatment.



IMPORTANT DENTAL TERMINOLOGIES

- Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Accidental Dental treatment is defined as medically necessary services to restore accidental damage of sound, healthy and natural tooth to most approximate pre-accident form and function.
- Amalgam Fillings is a dental filling material that is a sliver/ mercury mixture used to fill cavities caused by tooth decay.
- Bitewing X-ray shows details of the Upper and lower teeth in one area of the mouth. X-ray shows a tooth from its crown (the exposed surface) to the level of the supporting bone.
- Cashless facility means a facility extended by the Insurer to the Insured where the payments of the cost of treatment undergone by the Insured is directly paid to the Network Service provider/ Dentist by the Insurer to the extent pre-authorization is approved.
- Complicated Extractions means anaesthetic given, after numbness sets in, dentists perform the extraction but has difficulty in removing the tooth.
- Complete Series is a survey of whole mouth consisting of 14-22 periapical and posterior bitewing images.
- “Dental Treatment” means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- “Dentist” is a person who holds a valid registration from Dental Council of India set up by the Government of India or a State Government and is thereby entitled to practice dentistry within its jurisdiction; and is acting within the scope and jurisdiction of license.
- Emergency treatments means temporary or palliative treatment that aims to relieve patient’s discomfort until a more permanent treatment can be done.
- Glass Ionomer Filling is a flexible paste, that is used to form a tight seal between the internal tooth and surrounding environment.
- Panoramic X-ray is a two-dimensional dental x-ray examination that captures the entire mouth in a single image, including the teeth, upper and lower jaws, surrounding structures and tissues.
- Root Canal refers to part of the pulp cavity lying in the root of a tooth
- Resin based Fillings is a dental material used for treatment of cavity
- Simple Extraction means Anaesthetic given, after numbness set in, dentist extracts the tooth without any complications.

For more details on definitions, please refer policy terms and conditions.

FREE LOOK CANCELLATION

Please go through the terms and conditions of your Policy very carefully. If You have any objections to the terms and conditions of your Policy, You may return the Policy for cancellation by giving notice to Us within 15 days from the date of receiving the Policy Document, stating the reasons for Your objection and You will be entitled to a refund of the premium paid, subject to deduction of proportionate risk premium for the period of cover, stamp duty charges and the expenses incurred on medical examinations (If any). You shall not be entitled for any free look cancellation benefits if you have used any of our services or availed any benefits, under this Policy.

CLAIM

CLAIM NOTIFICATION

You can reach Us through any of the following means:

- a) PNB MetLife Mobile Application which can be downloaded through link provided to you on your registered email id.
- b) Call at 1800-425-6969 (Toll Free) or 022 - 4179 0300 (8am -8pm) Or
- c) Email us at dentalclaims@pnbmetlife.com

Appointment Scheduling

1. You can schedule appointments through Mobile Application /Customer portal or email us at dentalclaims@pnbmetlife.com
2. Welcome letter will be sent to you on your registered email id provided to us which shall consist information on downloading Mobile Application/ login through Customer Portal which is required for scheduling appointment.
3. Once registration has been completed, you will be able to download the E-card from the Mobile Application / Customer Portal to Your mobile phone
4. You will also be able to view list of Network Service Providers available on PNB MetLife website
5. You can choose Dentist as per your preference within the list of Network Service Providers and schedule an appointment.

CLAIM PROCESSING

Cashless Facilities can be availed only at Our Network Service Providers. The complete list of Network Service Providers is available on Our website.

- a. List of Network Service Providers is available on Our website PNB MetLife India Insurance Co. Ltd.
- b. We reserve the right to modify, add or restrict any Network Service Provider for Cashless facilities at our sole discretion. Before availing cashless facilities, please check the applicable updated list of Network Service Providers
- c. Benefits claimed outside network are not admissible except emergency or accidental treatments.
- d. The Network Service provider on verifying your E-card will proceed with the diagnosis and in case of any follow up treatment or procedure, we shall request you to complete claim form provided by us.
- e. If any requisite details are not provided in full or are incomplete to consider the request at our end, we will request additional information or documentation in respect of that request.
- f. Once We have obtained sufficient details, Pre-authorization approval shall be initiated by the Network Service Provider.



- g. PNB MetLife shall process the information and approve pre-authorization request to the Network service provider and begin your treatment.
- h. We shall also further notify you by specifying the sanctioned amount, any specific limitation on the claim, non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection, on your registered number as specified in the Policy Schedule.
- i. Detailed summary invoice of the benefits and charges levied will be shared with you
- j. In case the invoice value is more than the eligible payout as per benefit chart, you will have to pay the difference directly to the Dentist
- k. In case the invoice value is less than the eligible Sum Insured specified in Policy Schedule, we will pay the balance amount as per Policy Schedule.

CLAIM REIMBURSEMENT (APPLICABLE FOR EMERGENCY / ACCIDENTAL CLAIMS)

- a. Benefits claimed outside our Network Service Providers shall be admissible only if availed by the Insured Person in the event of an emergency or for treatments arising directly from an Accident on reimbursement basis.
- b. You shall give us notice of the claim along with the claim documents mentioned herein within [48 hours] of the Insured Person's Dental Treatment, procedure or condition at dentalclaims@pnbmetlife.com Or you can also submit these documents at any of our branches. The address of PNB MetLife branches can be accessed on our website.
- c. If the claim is not notified to us within 48 hours of the Insured Person's Dental Treatment, procedure or condition, then we shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the Claimant's control.
- d. We have the right to ask for further documents if required, for processing the claim and the same will be informed to you.
- e. If the claim is approved, the claim amount admitted by us shall be transferred to your bank account recorded with us with intimation to you on your registered phone number specified in the Schedule.
- f. In case the claim is rejected, you will be notified of the same.

CLAIM DOCUMENTS (ONLY FOR REIMBURSEMENT PROCESS)

Policyholder or Life Assured shall be required to furnish documents as mentioned below:

- a. Duly filled digital dental form
- b. Bills and receipts, if any
- c. Consultation notes and relevant dental reports
- d. Invoice of treatment / procedure
- e. Know your Customer documents (Govt issued identity cards like Pan card, Aadhar card, Passport, Driving license)

- f. Cancelled cheque copy and Bank passbook
- g. Any other documents required for claim processing and settlement

We shall consider submission of the above documents beyond 30 days but not later than 30 days from the occurrence of the claim incidence if there are valid reasons for such a delay on the claimant's part.

For further details on claim process, request you to please refer policy terms and conditions.

NOMINATION

The Policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Policyholder. Any change of nomination shall be communicated to us in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the Policyholder, we will pay the nominee (as named in the Schedule) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of our liability under the Policy. Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

WE ARE PNB METLIFE INDIA INSURANCE

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India. PNB MetLife has as its shareholders MetLife International Holdings LLC (MIHL), Punjab National Bank Limited (PNB), Jammu & Kashmir Bank Limited (JKB), M. Pallonji and Company Private Limited and other private investors, MIHL and PNB being the majority shareholders. PNB MetLife has been present in India since 2001.


PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.


For more information, visit www.pnbmetlife.com

EXTRACT OF SECTION 41 OF THE INSURANCE ACT, 1938, AS AMENDED FROM TIME TO TIME STATES

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer


 **YOU CAN REACH US AT**

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