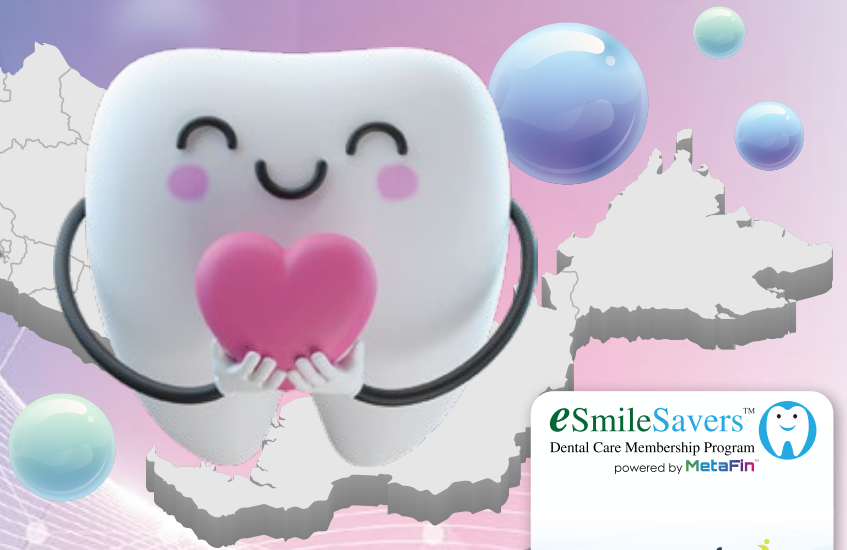


Anywhere, Everyone Can Smile Brighter



# 1<sup>st</sup> DENTAL CARE MEMBERSHIP PROGRAM in Malaysia

**Fast • Simple • Convenient**

eSmileSavers Dental Care Membership Program 2.0

- ✓ Annual **Dental Check Up, Scaling and Polishing**
- ✓ **More than 300 Corporate Dental Partners** throughout Malaysia
- ✓ Enjoy great **Savings up to RM300**
- ✓ Enjoy **Special Rates for Selected Dental Treatment**
- ✓ **Fully Online Appointment Booking**
- ✓ **Accidental Takaful Dental Coverage** Up to RM3,000 per annum

Exclusively Distributed by: Program Manager:

Underwritten By:


Exclusively Distributed By:

Awards & Recognition:



# Why Scaling & Polishing

Stop hiding your teeth. With proper oral care starting with Scaling and Polishing, you can now show off that bright smile and leave a lasting impression on everyone you meet. Oral hygiene is your first step to maintaining a good and healthy lifestyle.

TREATMENTS (Preferential rate with INOVA Care)	Individual Yearly Program
<b>Oral Consultation and Emergency</b> *Please coordinate all appointments and follow up treatments via the mobile application	
Periodic dental visit	<b>Covered</b> 1 time per annum
Emergency palliative treatment of dental pain and minor procedure	<b>Special Rate Applies</b>
<b>Oral Hygiene, Care and Surgical</b> *Please coordinate all appointments and follow up treatments via the mobile application	
Prophylaxis / scaling and cleaning (Deep Scaling, Air Polishing or other dental services require additional payment by member)	<b>Covered</b> 1 time per annum
Application of fluoride (excluding cleaning)	<b>Special Rate Applies</b>
Application of fluoride (excluding cleaning)	
Scaling and root planning - 4 or more teeth per quadrant	
Posterior / anterior or lateral skull and facial bone survey film	
Each additional x-ray / bitewing	
Panoramic x-ray	
Composite / resinrestoration (1-2 surfaces), permanent	
Composite / resinrestoration (3-5 surfaces), permanent	
Root canal, 1 canal (x-ray included, periapical)	
Root canal, 2 canals (x-ray included, periapical)	
Root canal, 3 canals (x-ray included, periapical)	
External bleaching - per arch - performed at Home	
Crown, porcelain fused to metal	
Crown, porcelain fused to noble metal	
Crown, porcelain ceramic substrate (EMAX Crown Only)	
Simple extraction - erupted tooth or exposed root	
Complicated extraction, tooth or root, partially bony	
Surgical removal or impacted, completely bony tooth (including local anesthesia, suturing & postoperative care)	
Surgical placement of implant body endosteal implant (complete)	
Accidental Dental Coverage (RM3,000 per annum)* *Terms and Condition Apply	<b>Covered</b> (per annum)
<b>MEMBERSHIP FEE</b>	 <b>RM 128</b> (Yearly)

**Important Notice:**

For the avoidance of doubt, members are entitled to the savings offered under the eSmileSavers program administered by Inova Care Sdn Bhd (formerly known as Cynergy Care Sdn Bhd). To ensure compliance, all clinics adhere to the guidelines issued by the relevant governing bodies. The membership fee is not a reflection of the cost of dental treatment.

For more information, please contact your advisor.



# FREQUENTLY ASKED QUESTIONS

## Who is Inova Care?

Inova Care is a subsidiary of Inova International, a global healthcare service provider headquartered in the United States of America with offices in the US and Asia Pacific.

Inova Care Sdn Bhd (formerly known as Cynergy Care) was established in 2010 and registered as a Managed Care Organization (MCO) with the Ministry of Health Malaysia since 2011.

## What is this program about?

The eSmileSavers2.0 program is designed to promote the importance of oral healthcare among Malaysians. Members enjoy benefits such as hygiene, emergency, basic and complex treatments, and accidental Takaful dental coverage underwritten by Syarikat Takaful Malaysia.

## What are the benefits?

1. Oral Consultation and Emergency
2. Oral Hygiene, Care and Surgical
3. Accidental Takaful Dental coverage up to RM3,000 per annum

You are covered in the event of accidental and oro-facial injuries as a result of physical trauma. In the event your teeth, lips, face and jaws are damaged in a physical accident or result of physical trauma, you can immediately seek dental treatment at any Inova Care's Dental Corporate partners or any dental clinic of your preference or hospital.

Note: Please refer to the Table of Benefits for the full detail breakdown of each benefit

## What are the Terms and Conditions that I should be aware of?

1. Hygiene such as Consultation, Scaling and Polishing, limited to one time (1) annually.
2. Any follow up consultation, scaling and polishing will be on co-payment basis.
3. Emergency, Basic and Complex Treatment shall be on co-payment basis with unlimited treatments.
4. The program and its benefits are not transferable. Only the registered member will be entitled to the benefits.
5. Any treatment related to Accidental, must be paid by the member to the clinic after the treatments have been rendered and submit the claim form to the insurer for reimbursement via MXM.
6. Unless renewed, the benefits will cease on the expiry date and MXM International and Inova Care shall not be held liable for any expenses that take place after the expiry date.
7. The membership fees is not a representation of the treatment fees when you seek treatment at the clinic.
8. There is a 14 days Waiting Period after successful payment and registration before a member can make a dental appointment with a Corporate Dental partner.

## What are the processes that I should be aware of when submitting for Accidental Takaful Dental reimbursement?

1. For any Accidental dental treatment costing less than RM299, you will be required to print and fill up the Claim form (pages 1,2,3) and submit it together with the dental receipt from the clinic or hospital with a summary of the treatment provided by the dentist, including the cause of the injury.
2. For treatment costing over RM300, you will be required to print a Claim form and to get the dentist/ attending doctor or medical officer to complete the Claim form with more details.
3. You can print a copy of the Accidental Takaful Dental Claim form here. <https://bit.ly/ClaimFormPersonalAccidentTakaful>
4. The duration for seeking treatment due to an accident is 60 days from the date of the accident.

A summary of the Claim process flow is also attached here.

## What is the duration of the plan?

Individual (Yearly Program) is a single member annual renewable plan.

Accidental Takaful Dental coverage is annual.

## Can I cancel my membership plan?

Yes, subject to a cooling off period of ten (10) working days from the date of receipt of the application ("the Cooling Off Period"). Member shall be entitled to a refund of the Membership Fee provided that the benefits are not utilised during the "Cooling Off Period". For cancellation after "Cooling Off Period", Membership Fee is strictly non-refundable.

## Can I walk into a clinic without making any appointments?

NO. All dental appointments are made directly through eSmileSavers mobile app. Alternatively, you may contact our customer service via email: [cs@mxm.com.my](mailto:cs@mxm.com.my)

## Where can I get further information on the eSmileSavers2.0 program?

Please contact your servicing advisor or our customer service via email: [cs@mxm.com.my](mailto:cs@mxm.com.my). Alternatively, you may contact Inova Care customer service hotline at 03-2027 4788 every Monday to Friday from 9.00am to 5.00pm (except Public Holidays) or email at [malaysia@inovacare.com](mailto:malaysia@inovacare.com)

## Online Dental appointment and follow up treatment

Member can access to over 300 Inova Care Corporate Dental partners nationwide and all dental appointments must be made online via the MediSavers mobile app or via appointment link in eSmileSavers2.0 registration email. eSmileSavers2.0 members are also requested to coordinate their follow up treatments via the MediSavers mobile app.

## Disclaimer

In the event of any dispute in the translation of terms in Bahasa, the English version shall apply.

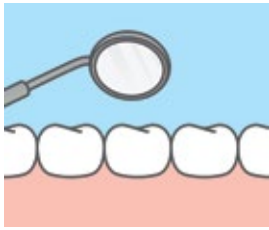


Dental Care Membership Program  
Fast • Simple • Convenient

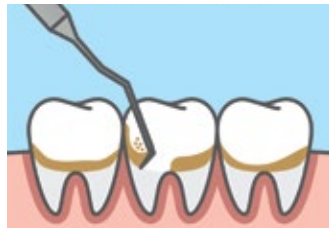


**MEMBER BENEFITS**

**A. Full Coverage / Cashless**



Consultation  
Once a year



Scaling & Polishing  
Once a year

**B. Special rates**

Members enjoy savings off the clinic's normal rate on selected treatment.



IOPA, Bitewings



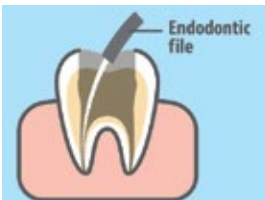
OPG (Panoramic)



Lateral Skull



Composite Resin Restorations



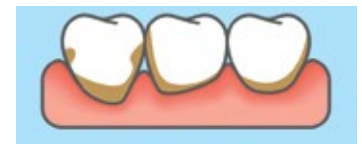
RCT or RCT Retreatment  
1-3 canals



Fluoride Therapy



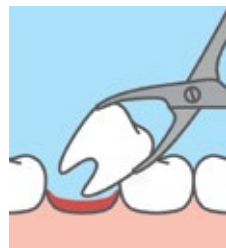
Home whitening



Root Planing



Full Ceramic & PFM Crowns



Extraction



Surgical Extraction



Implant

**C. Takaful Oral/Dental Personal Accident**

For cases of dental trauma & minor/major accidents, members have pay first and claim later. Coverage is up to RM3,000 per annum.





**TAKAFUL GROUP DENTAL PERSONAL ACCIDENT PLAN - CLAIMS PROCESS FLOW**

