



# THE HMCA DENTAL PLAN

## NABAS

The Balloon Association

Dear Member,

The HMCA Dental Plan allows you to use the dentist of your choice at a reasonable cost. The benefits of the plan are comprehensive and cover both emergency and routine treatment in the U.K. and when travelling overseas.

The benefits are as follows:-

- Up to a total of £250 a year for ROUTINE EXAMINATIONS, HYGIENE TREATMENT and X-RAYS.
- Up to £400 a year for REMEDIAL or RESTORATIVE treatment.
- Up to £12,000 a year for treatment due to ACCIDENTS.
- Up to £1,000 a year for EMERGENCY treatment.
- Up to £12,000 a year for treatment of ORAL CANCER.

The special money-back guarantee means that you have 30 days to examine your Membership Certificate to ensure that you are completely happy. There is no health questionnaire and your acceptance is guaranteed.

To apply, complete the adjacent membership application and direct debit form and post it today whilst this offer remains open.

HMCA is authorised and regulated by the Financial Conduct Authority

## THE HMCA DENTAL PLAN MEMBERSHIP APPLICATION AND DIRECT DEBIT INSTRUCTION

I WISH TO JOIN THE PLAN UPON HMCA'S RECEIPT OF THIS APPLICATION AND UNDERSTAND THAT THE FULL TERMS AND CONDITIONS WILL BE SENT TO ME UPON COMMENCEMENT.

£19.63 a month each

First name(s)

Surname

Date of birth

_____	_____	____/____/____
_____	_____	____/____/____
_____	_____	____/____/____

### INSTRUCTIONS TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS



Please fill in the whole form and send it to:  
HMCA/S PLC, FREEPOST, Beech Hall,  
Knaresborough, Yorkshire HG5 9YX



1. Name of your Bank or Building Society branch

\_\_\_\_\_ Bank or Building Society

2. Name(s) of account holder(s)

\_\_\_\_\_

5. HMCA/S Plc reference number

JA12/

3. Branch sort code

(from the top right hand corner of your cheque)

\_\_\_\_-\_\_\_\_-\_\_\_\_

6. Instruction to your Bank or Building Society  
Please pay HMCA/S Plc Direct Debits from the account  
detailed on this instruction subject to the safeguards  
assured by The Direct Debit Guarantee.

4. Bank or Building Society account number

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|

Signature(s)

Date

Banks and Building Societies may not accept Direct  
Debit Instructions for some types of account.

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# HOW THE HMCA DENTAL PLAN WORKS FOR YOU

## Remedial or restorative treatment

You will receive 50% of treatment costs of up to £400 a year for remedial or restorative treatment.

## Routine examinations

Up to £80 a year for the cost of routine examinations.

## Routine hygiene treatment

Up to £100 a year for the cost of routine hygiene treatment.

## Dental x-rays

Up to £70 a year for the cost of dental x-rays.

## Dental accidents

Up to £3,000 for each dental accident with a maximum of 4 claims a year, up to a maximum of £12,000 a year.

## Emergency dental treatment

Up to £250 an incident, with a maximum of 4 claims a year, for the cost of emergency dental treatment within the U.K. Up to £500 an incident, with a maximum of 2 claims a year to a maximum of £1,000 a year, outside the U.K.

## Emergency call-out

Up to £125 a call-out with a maximum of 2 claims a year to a maximum of £250 a year.

## Hospital cash benefit for dental care and treatment

£75 a night, to a maximum of £1,000 a year, if you are admitted overnight as an in-patient to a hospital under the care of a consultant specialising in dental or maxillo-facial surgery.

## Money-back Guarantee

You will be subject to the Rules of Membership that are incorporated in the Membership Certificate and which will be sent to you immediately upon your election. This document contains a summary of cover only. Full details are contained in the Membership Certificate. If you are not satisfied you may return the HMCA Dental Plan within 30 days for a full refund.

## Oral Cancer

Up to £12,000 a year for the cost of treatment of a primary cancer of the mouth and/or gums.

## 24 hour world-wide cover

You are covered anywhere in the world.

## Dentist

You can select the dentist of your choice.

## Easy to collect

You submit a claim form signed by the dental surgeon, plus your receipts.

## Eligibility

You must be a permanent resident of the U.K. and aged up to 78 years.

## Exclusions

These are kept to an essential minimum and are set out fully on the Membership Certificate.

## Pre-existing conditions and qualifying period

You are not covered for any treatment which was planned or prescribed or is taking place at the commencement date of this plan, or for treatment within the qualifying periods which are:-

- 3 months for routine examinations, hygiene and x-rays,
- 6 months for remedial or restorative treatment.

## WHO IS HMCA?

HMCA specialises in providing benefits exclusively for membership groups in the U.K. and Ireland and has done so since the 1970s. HMCA discusses the needs of the groups with their executives and provides the appropriate benefits for their members and their families.



## WHO REGULATES AND MONITORS HMCA?

HMCA/S PLC, trading as the Hospital & Medical Care Association (HMCA) is authorised and regulated by the Financial Conduct Authority. We are also fully compliant with the Data Protection Act and regularly monitored by our auditors. All Underwriters provide cover under the Financial Services Compensation Scheme (FSCS).

Authorised and regulated by the Financial Conduct Authority

▲ 1ST FOLD - UNDER ▲

**FREEPOST**

No stamp required

▲ 2ND FOLD - UNDER ▲

**HMCA,  
FREEPOST,  
BEECH HALL,  
YORKSHIRE,  
HG5 9YX.**

▲ 3RD FOLD - TUCK IN ▲



## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit HMCA will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request HMCA to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by HMCA or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when HMCA asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## HOW TO ENROL

Complete this form, fold the leaflet as indicated and tuck in the flaps to form a postage-paid envelope. No stamp is required if posted in Great Britain, the Channel Islands or Northern Ireland.



or For immediate cover please telephone our helpline on 01423 866985.

WORLD LAND TRUST™

