

# eSmileSavers Program

## Anywhere, Everyone Can Smile Brighter



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

**Fast • Simple • Convenient**

eSmileSavers Dental Care 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

Disclaimer: MetaFin® users have the option to directly self-sign up for the eSmileSavers Program in the MetaFin® Digital Platform. This program is underwritten by Syarikat Takaful Malaysia, and the enrollment process is facilitated by authorized distributors Inova Care Sdn. Bhd. The information herein may not fully reflect the context of the product disclosure sheet and full terms of the policy. Please refer to the documents for a detailed description of the product's features and the conditions under which any claims are made. MetaFin® is not liable for misinterpretation of product benefits and claim conditions as described in the policy wording sheet and product disclosure sheet.

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Program Manager:

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Digital Platform :




Pathlab Health Management (M) Sdn. Bhd.  
Authorised Insurance Agency



# eSmileSavers Program

## 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>Total FEE</b>		 <b>RM 128</b> (Yearly)

### Important Notice:

For the avoidance of doubt, MetaFin User 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.

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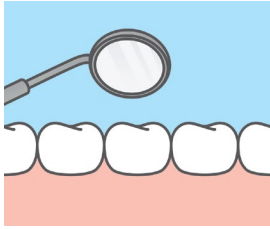
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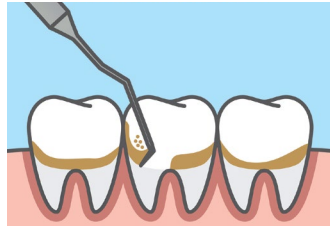
# eSmileSavers Program

## MetaFin User BENEFITS

### A. Full Coverage / Cashless



Consultation  
Once a year



Scaling & Polishing  
Once a year

### B. Special rates

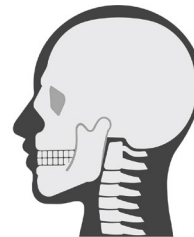
MetaFin User enjoy savings off the clinic's normal rate on selected treatment.



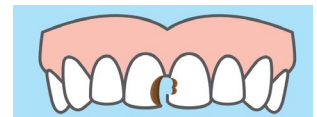
IOPA, Bitewings



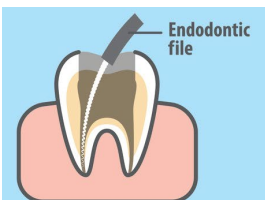
OPG (Panoramic)



Lateral Skull



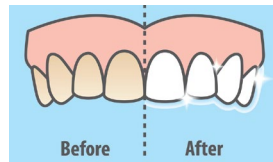
Composite Resin  
Restorations



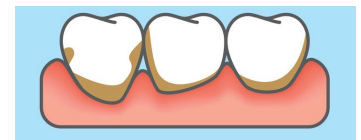
RCT or  
RCT Retreatment  
1-3 canals



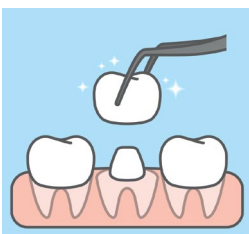
Fluoride  
Therapy



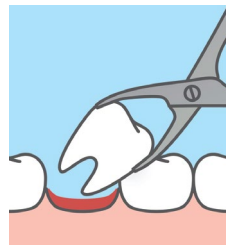
Home whitening



Root Planing



Full Ceramic  
& PFM Crowns



Extraction



Surgical Extraction



Implant

### C. Takaful Oral/Dental Personal Accident

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

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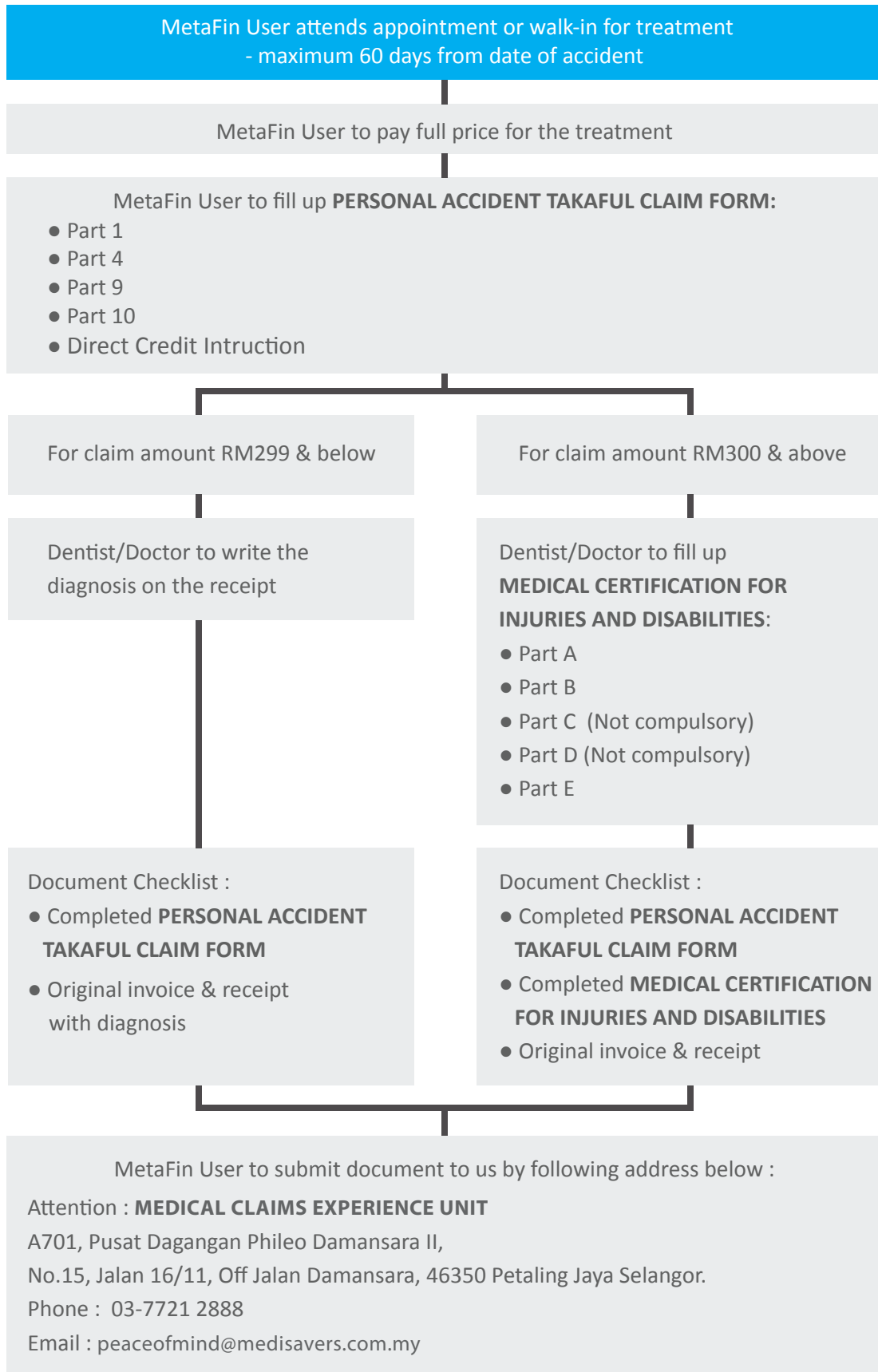


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# eSmileSavers Program

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



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