

**Bupa dental insurance.**  
**Better for business**



**A valuable benefit  
for business**  
**Bupa Dental Plan**

# Why choose Bupa dental insurance?

It's simple. As your health and wellbeing partner, our aim is to help you build a healthier, happier and more productive workforce, so you're ready to face the challenges of tomorrow.

With Bupa Dental Insurance you'll be helping your employees claim cash back on their dental treatment, private or NHS. We'll cover preventative and restorative treatment, as well as emergency, injury and orthodontic. Oral cancer treatment is paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility. This could help you attract and keep the best talent in a tough job market.



# A benefit that's in demand

Dental care is an essential part of our health and wellbeing. However, many are finding it increasingly hard to access. As NHS wait times increase, dental problems are being left unchecked and untreated.

With Bupa dental cover you'll be filling the need for accessible dental care. In return, you'll be in a better position to attract and keep the very best talent in an increasingly competitive job market.

## Many struggle to find care

**9 in 10 NHS dental practices in the UK are not accepting new adult patients.**

BBC, BDA, 2022



## Many can't afford dental costs

**Nearly 1 in 4 people in the UK are delaying dental treatment because of its rising costs.**

YouGov, 2023



## Oral cancer is left untreated

**Oral cancer cases have risen by 34% over the last decade, whilst 5 in 10 UK adults struggle to see a dentist.**

Oral Health Foundation, 2022



## Linking oral and general health

**Research shows that if left untreated, gum disease can lead to an increased risk of heart disease, a stroke or even Alzheimer's disease.**

British Heart Foundation



**By making it quicker and easier for your employees to get to the dentist, Bupa dental insurance can help answer all these concerns and more.**

# Dental care that's easier to access and manage



Rising costs and delays are making it harder for people to access the dental care they need. With Bupa dental insurance, your employees can see any dentist they like, but a Bupa Dental Care practice is never far away – we have over 360 of them across the UK. What's more, in our Dental Insurance Network, dental insurance customers can receive benefits such as member discounts and smoother claiming journeys with Instant Claim.

## Bupa Dental Insurance Network

## Flexible support

### Instant Claim



We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, employees can settle their claim instantly at the desk, paid up to benefit allowances.

### Bupa Dental Care support line



We guarantee an appointment at one of our practices, or we can arrange a phone consultation to give fast advice.

### Up to 20% discount\*\*



When employees use a Bupa Dental Care practice in our network, they can receive up to 20% off the cost of general treatments.

### Bupa Finder



Finder, our unique, online tool, helps you to easily locate your nearest Bupa Dental Care practice and see what benefits are offered there.

## Easy-to-manage cover

### Bupa Touch



Bupa Touch is our members' digital account. It allows employees to view their policy, make claims, see their history and more at the touch of a button.

### Bupa Connect



Bupa Connect, our award-winning online portal, makes managing your employee's cover quick and easy with tools to let you work efficiently and independently.

\*Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.

\*\*You must inform the dentist you have Bupa dental insurance and provide your membership number prior to your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa owned and approved centres where this offer is available go to [finder.bupa.co.uk](http://finder.bupa.co.uk) and search the Bupa Dental Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Dental Essentials services. Discount cannot be used in conjunction with any other discount.



# Keeping employees at their best with leading expertise



Clinical expertise is what we do best. Our clinical specialists are experts in their field, helping to drive the innovation of our cover forward. Through customer feedback, we've made some exciting changes to help keep your employees at their best.

## How we're making dental cover even better



### From September 2022

We introduced some great enhancements, including the removal of wait periods on oral cancer treatment<sup>†</sup>, separating the fillings and root canal benefits so your employees can claim more cash back and paying up to benefit allowances for hospital dental treatment up to benefit allowances that was previously excluded from our policy.



### From September 2023

We've increased benefit allowances for preventative treatments. The cost of dental treatment is rising and with 7 in 10 claims\* being for preventative treatments, this is where your employees feel it the most.

That's why we've increased allowances across all levels of cover for a routine examination and scale and polish. This means your employees can claim more cash back for these treatments.

## Bupa Dental Care expertise

Only Bupa unites dental insurance with over 360 Bupa-owned practices across the UK. This gives us extensive coverage to get your employees help fast. We have a team of clinical specialists informing how our Bupa Dental Care practices are managed so if your employees choose to use us, they can be reassured they'll be receiving the very best in dental care so they can reach their full potential at work.

### Quality care

At Bupa Dental Care practices, employees will receive the very best in oral health care. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.

### Specialist oral health treatment

Bupa Dental Care doesn't just offer routine dentistry. At certain practices, employees can access quality care for specialist treatments such as orthodontics, root canal, fillings, gum treatment, oral surgery and more.

\*Based on Bupa dental insurance internal claims data for 2022.

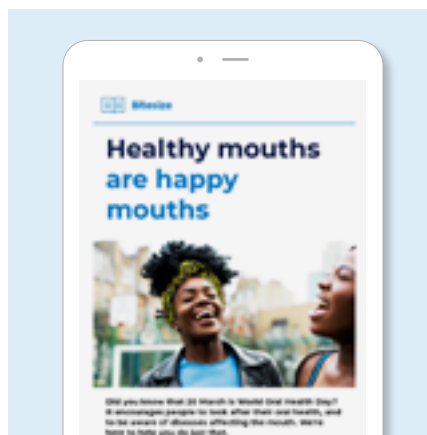
<sup>†</sup>We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date.

# Helping you build a healthier, happier organisation

We take care of your employees so they can focus on doing what they do best – driving your business forward. Through education, wellbeing management and preventative programmes, your people can be supported in feeling more in control of their oral health which makes for a more productive workforce.

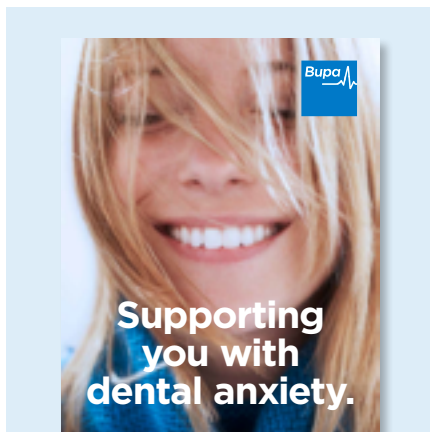
## Health and wellbeing support

Practical resources designed for businesses including mental health and workplace wellbeing hubs. Our dental care team have a wealth of resources to support your employees too.



## Health insights

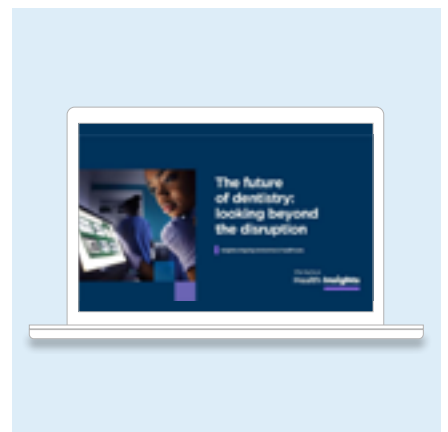
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.



## Everyday Rewards

Employees can take advantage of a specially curated range of rewards and offers to help boost wellbeing from sportswear and flower delivery to yoga sessions.

**Note:** Everyday Rewards are subject to change.



## Anxious patient support

We have specialised dentists within the Bupa Dental Care network who take care of anxious patients to support them in keeping on top of their oral health.



## Local oral health engagement

Exclusive access to local clinicians at our Bupa Dental Care practices who can present to teams on the importance of oral health. They can also organise engagement packages for your teams to visit their practice, such as open days.

# Bupa Dental Plan Table of Cover

## A range of cover options to help suit your needs

Here are the details of the maximum amount your employees and anyone covered on their policy can claim up to in each policy year. These benefit allowances are per person and your employees membership certificate will show their level of cover.

Full details of what is and isn't covered can be found in Section 3 of the membership guide.

Your employees can use their digital account to see what we'll pay up to, and what they have left to claim before your cover renews.

## Worldwide preventative and restorative benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Worldwide preventative dental treatment</b>					
Routine examination	£80 up to £40 for each visit	£100 up to £50 for each visit	£140 up to £70 for each visit	£160 up to £80 for each visit	£220 up to £110 for each visit
	maximum of two visits in each policy year				
Scale and polish (by your dentist or hygienist)	£100 up to £50 for each visit	£120 up to £60 for each visit	£180 up to £90 for each visit	£200 up to £100 for each visit	£260 up to £130 for each visit
	maximum of two visits in each policy year				
Virtual routine examination	£20 for each policy year				
Dental X-rays and scans	£40	£50	£80	£90	£100
	for each policy year				
<b>Worldwide restorative dental treatment</b>					
Fillings, fissure sealant, and topical fluoride	£150	£250	£300	£350	£375
	for each policy year				
Extractions	£100	£150	£200	£200	£250
	for each policy year				
Major restorative dental treatment	We contribute 80% towards the cost of your major restorative dental treatment up to				
	£275	£450	£700	£2,000	£3,000
	for each policy year				

## Other dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Orthodontic treatment UK only	£300	£400	£500	£600	£700
	for each policy year				
Emergency dental treatment Worldwide cover	£1,000 for each policy year made up of four emergencies, up to £250 each				
Dental injury treatment Worldwide cover	£5,000 for each policy year				
Oral cancer treatment UK only	paid in full to diagnose and to treat oral cancer when using a fee-assured consultant in a partnership facility				
Cash benefit for hospital stay UK only	£100 for each night you stay in hospital, up to £1,000 in each policy year				

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham, RM9 6BF. Terms and conditions can be found at [bupa-rewards.bupa.co.uk/terms-conditions](https://bupa-rewards.bupa.co.uk/terms-conditions)

Bupa Investments Limited and Paragon Customer Communications Limited will use your information for the purposes of the administration of Everyday Rewards. For details of how your information will be processed by Bupa, please visit [bupa.co.uk/privacy](https://bupa.co.uk/privacy)

Everyday Rewards by Bupa is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa dental insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2023

**[bupa.co.uk/dental](https://bupa.co.uk/dental)**