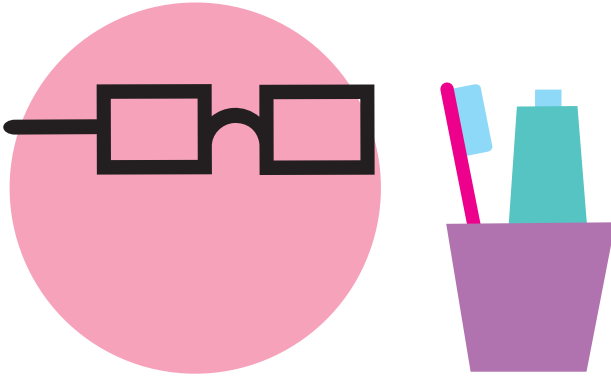


# Bupa voluntary dental schemes for employees



It pays to help remove the pain and strain of employee dental costs

More choice for employees and less time away from work

# The simple way to ease your employees' dental worries

Finding a dentist when you've got toothache can be a bit of a pain. Especially as 40 percent of NHS dental practices are no longer accepting new NHS registrations for children or adults.<sup>1</sup> Add the expense of treatment to the lack of available dentists and it's no surprise that dental cover was the third most popular employee benefit introduced by companies in 2007.<sup>2</sup>

There are lots of reasons to add a Bupa dental scheme to your list of benefits, the first being... it won't cost you a thing. It's a voluntary benefit that can make dental cover available to all of your employees at a discounted rate.<sup>#</sup> You don't have to lift a finger - we'll send you all the information to promote it to your employees.

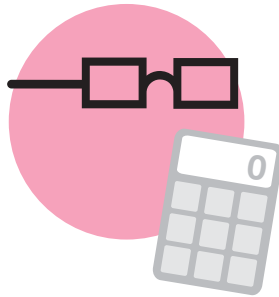
## Brush up on the facts...

- 24 percent of UK employers offer dental insurance through a voluntary benefits plan - the third most offered voluntary benefit in the UK<sup>3</sup>
- Reports have shown there are just 5.4 dentists per 10,000 people in urban areas and just 4.5 per 10,000 in rural areas of England<sup>4</sup>
- A quarter of people surveyed by the Citizens Advice Bureau said the nearest NHS dentist was too far away or too expensive to travel to<sup>4</sup>
- 40 percent of NHS dental practices are no longer accepting new NHS registrations for children or adults<sup>1</sup>



# Smile... it won't cost your company a penny

Bupa's voluntary dental schemes are available at a discounted rate to all employees within your organisation. This allows your company to add Bupa dental cover to its list of voluntary employee benefits at absolutely no extra cost to the company.

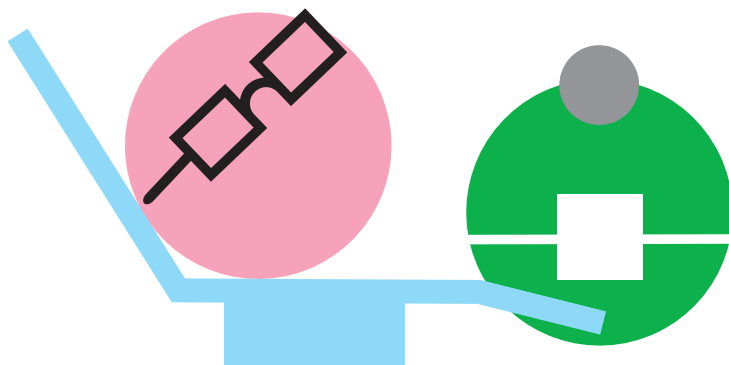


It's a benefit your employees would normally use at least twice a year. Cover includes everything from routine check-ups to treatments like fillings and crowns with:<sup>††</sup>

- bite-sized monthly payments
- money towards annual dental treatment, such as check-ups, X-rays and fillings - up to an agreed limit
- a choice of all eligible NHS or private practices - whichever's handiest for home and work
- instant cover and no introductory check-up required before joining the scheme
- most eligible claims settled within 7 to 10 working days

To find out more, call Andy Linaker on  
**01784 891 252<sup>†</sup>** or email [linakera@bupa.com](mailto:linakera@bupa.com)

# Good for business, good for your employees... so everyone benefits



The cost of dental treatment could be off-putting to your employees. When you think that repairing a wobbly dental bridge could cost hundreds of pounds privately, having cover for dental treatment and helping to make it more affordable is a particularly good perk. Dental cover is the second most requested healthcare benefit by employees<sup>5</sup>... so we are sure your workforce will thank you for it.

## Enhance your benefits package for nothing

Being able to offer a discounted rate to your employees could boost your benefits package... helping to make your company an attractive place to work. All at no cost to your company. You can also make it available to every member of staff, not just your key people. Another bonus.

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## Helping reduce time off work

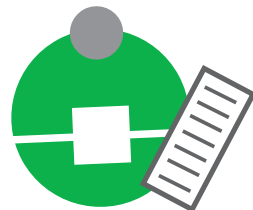
With fewer financial barriers and a wider choice of dentists, access to routine or emergency treatment at an NHS or private practice is a piece of cake. This may help employees make appointments to get to the root of any dental problems sooner. And that could result in less suffering and less time off work.

## Sit back and relax

Bupa will even take care of all of the paperwork for you - from promoting the scheme to your employees answering their enquiries and membership issues. What could be simpler?

### We won't charge a penny to get your scheme up and running with:

- on-site visits from Bupa healthcare advisers
- mailings to your employees
- payslip inserts or messages
- email campaigns and intranet articles
- adverts or editorials for newsletters
- promotional posters and leaflets



# A benefit that employees welcome... and use

Once your employees have a Bupa voluntary dental scheme they can keep on seeing their current dentist if they like. Then again, if they'd prefer a more conveniently located practice, they can have the pick of the NHS or private UK registered dentists in their area.

## Instant benefits

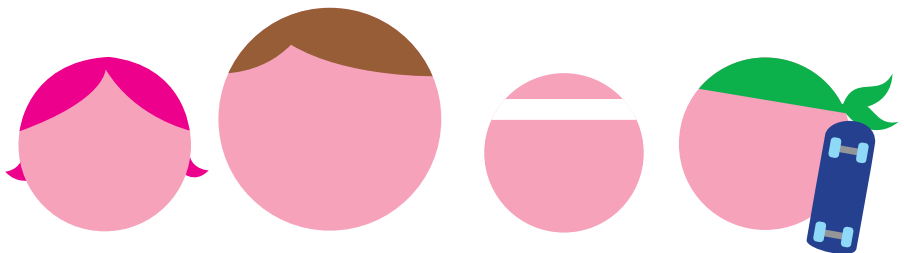
Bupa voluntary dental schemes can be available to every one of your employees, regardless of whether they already receive benefits from you. With no introductory dental check-up required before joining the scheme, they can put it to good use immediately, even if they have a pre-existing dental condition<sup>Δ</sup>. No wonder it's the second most requested employee healthcare benefit.<sup>5</sup>

## Freedom of choice

Employees can choose from a range of cover options, whichever is the right one to suit their needs. With regular monthly payments it can help to put people in control of their dental costs too. They also get discounted rates by taking the scheme up through your company rather than contacting Bupa directly.

## Your family can join too

Did you know the benefits of Bupa can be enjoyed by family members too? They can join the same policy and take advantage of the same discounted rate, giving employees the added reassurance that their family can look after their smiles for less.

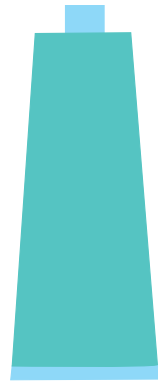


## Bupa can help to bring employees peace of mind

Dental cover from Bupa provides money towards routine check-ups as well as emergency dental treatment worldwide. Employees don't have to worry about getting their money back, as we aim to settle all claims within 7 to 10 working days of eligible dental treatment. It's all part of the peace of mind that comes with Bupa, a dedicated health and care organisation with over 60 years' experience.

### Squeezing more into dental cover

- Discounted dental cover available to all staff
- Regular monthly payments
- Choose any UK registered dentist, private or NHS, or continue to see your current dentist
- Money towards routine check-ups as well as treatments
- Instant cover with no introductory check-up required
- We aim to settle claims for eligible treatment within 7 to 10 working days



To find out more, call Andy Linaker on **01784 891 252<sup>†</sup>** or email **[linakera@bupa.com](mailto:linakera@bupa.com)**

# Bupa voluntary dental schemes

## Less pain, more gain... for everyone

- Regular access to a dentist could help prevent long-term problems... and the resulting time off work
- It costs nothing for your organisation to offer self-paid dental cover to your employees
- Discounted cover available to all of your employees<sup>#</sup>
- A benefit that employees will usually value<sup>5</sup> and use
- Bupa will take care of all the administration and promote your scheme

To find out more, or for full details of cover, call Andy Linaker on **01784 891 252<sup>†</sup>** or email **linakera@bupa.com**

<sup>1</sup>Dentistry: Primary dental care services in England and Wales. Audit Commission. [www.audit-commission.gov.uk](http://www.audit-commission.gov.uk). accessed 24th February 2009.

<sup>2</sup>Annual survey report. 2007: Reward Management. CIPD. [www.cipd.co.uk](http://www.cipd.co.uk).

<sup>3</sup>Employee Benefits/HSA Healthcare Research 2008. Employee Benefits. [www.employeebenefits.co.uk](http://www.employeebenefits.co.uk).

<sup>4</sup>Gaps to Fill March 2007. Citizens Advice Bureau. [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

<sup>5</sup>Benefits employees would most like to receive, but currently don't. Benefits Book 2008. Employee Benefits 2008.

<sup>#</sup>Terms and conditions apply to discounts.

<sup>†</sup>Lines are open Monday to Friday 8am-6pm, Saturdays 8am-1pm. Calls may be recorded and may be monitored.

<sup>††</sup>Bupa Dental Plan and Bupa DentalChoice are subject to terms and conditions including exclusions, restrictions and benefit limits. Cover is subject to acceptance by Bupa. Full details are available on request and will be sent to you when you join.

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