

**Dental insurance with Bupa.**

**What is dental insurance?**

Bupa dental insurance is great way to support you with everyday dental costs. All levels of cover provide cashback towards your routine and restorative dental treatment, up to benefit allowances. You’ll also be covered for things like x-rays, emergency treatment, dental injuries, orthodontic treatment and oral cancer. You’re free to use any dentist you choose and can include your partner and children on your cover too.

**Key benefits**

Bupa makes accessing dental treatment flexible and easy, with support around being more proactive with your oral health too:

* stay with your current dentist or see a dentist in our Bupa Dental Care network
* you’re covered from day one
* you get worldwide cover\* for preventative, restorative treatment, as well as emergency and dental injury cover
* Bupa is the only leading insurer to offer unlimited oral cancer cover†
* convenient dental support in person or by phone
* receive offers and discounts with Health and Wellbeing Rewards by Bupa
* get access to expert resources to help you stay on top of your wellbeing

**Use a practice in the Bupa dental insurance network and benefit from:**

* Instant Claim†† – at participating Bupa practices, claim instantly at the reception desk
* up to 20% discounts on treatments when using participating Bupa practices†
* the [Finder](finder.bupa.co.uk) website, which allows you to finder your nearest Bupa practice and book an appointment
* trusted expertise with CQC accredited clinicians

Cover levels, annual limits and exclusions apply. Full details of the treatments and cover can be found in the Membership Guide available from <company name>.

You can also take a look at Bupa’s [‘What to expect guide’](https://www.bupa.co.uk/~/media/Files/MMS/MMS-hosting/duk-12638) which can help you understand dental insurance, which level of cover might be best for you and what to expect if you switch from another provider.

**How does it work?**

1. Select a level of cover from <company name>.
2. You’ll receive a welcome email/letter pack shortly after the cover start date which includes your membership certificate explaining who is covered on the policy and the level of cover.
3. Start claiming to take advantage of your dental cover benefits.

**Am I eligible for dental cover?**

You’re eligible to participate in the dental insurance scheme if you fall into one of the following categories of employee:

* employees of <company name> employed in the UK on standard local terms and conditions of employment
* employees of <company name> employed in the UK on a fixed term local contract of employment
* employees on Local Non-National (LNN) terms and conditions

**How much will dental insurance cost me?**

Bupa dental insurance has five levels of cover for you to choose from. Your monthly premium and amount you can claim towards the cost of your treatment depends on the level of cover you choose. Bupa will pay cashback towards dental treatment up to your benefit allowances. To help you choose the right option, consider your oral health, how frequently you visit the dentist and how much this costs, then compare this to the amount of benefits you can claim on the different levels of cover in your [Employee Leaflet](https://www.bupa.co.uk/dental/dental-insurance/employee-support).

**How do I make a claim?**

There’s no need to call us before your treatment. You can check your membership guide and certificate (which can be found in Bupa Touch) to see your level of cover, who is covered on your policy and which treatments are covered. Your policy covers clinically necessary dental treatment up to benefit allowances.

**If you use a practice Bupa Dental Practice offering Instant Claim**

* Visit Bupa Finder to search Bupa’s Dental Insurance Network to see which practices offer Instant Claim and what benefits are available at a nearby practices.
* Before your appointment, just advise the practice that you’re a Bupa UK dental insurance customer.
* After your treatment, the receptionist will send your claims to us, and we’ll pay the practice directly – up to your policy benefit allowances††.
* Remember, you’ll need to pay for any dental treatment that isn’t covered on your policy.

**If you use a practice which does not have Instant Claim**

You’ll need to pay for your dental treatment and then claim some or all of it back, depending on your level of cover.
You can only claim for treatment that has taken place.
You can claim on the [Bupa Touch portal](bupa.co.uk/touchdashboard) for any preventative, restorative, orthodontic, emergency, or injury dental treatment. If you are claiming for hospital cash benefit, you’ll need to use a hospital claim form and post it to us.

1. Ask for an itemised receipt from your dentist which contains a full description of your treatment, date of the treatment and costs.
2. Visit[​](file:///C%3A%5CUsers%5CLEEB%5CAppData%5CLocal%5CTemp%5CMicrosoftEdgeDownloads%5C7655d14a-49f5-41d3-91fb-efce7a31950b%5C%E2%80%8B) [Bupa Touch](https://www.bupa.co.uk/touchdashboard) and create your online digital account. You can use this to submit claims, view claiming history and access your membership documents.
3. Enter your treatment details, upload a scan or photo of your receipt and click submit.
4. If we have all the information we need from you or your dentist we’ll process your claim within 7 to 10 working days.

All claims should be submitted as soon as possible and within 12 months of the treatment date. You can find out more about making a claim [here.](https://www.bupa.co.uk/dental/dental-insurance)

For full details on how to claim for each type of treatment read section 1 of your membership guide.

**Can I include family members?**

You can choose cover for yourself and family members at the point you first join <company name>’s payroll in the UK. Your spouse/civil partner and your children are eligible to join. Your children are covered up to the renewal following their 24th birthday. Parents, siblings and other family members are **not** eligible to be covered under the scheme. You’re able to change your level of cover and/or add family members during the annual enrolment window.

**Do I have to make a change/choice every year during the enrolment window?**

If you’re happy with your current level of cover (including family members) and do not wish to make a change, you do not need to take any action. Your cover will automatically continue.

You may make changes to your cover during the year if you experience a significant lifestyle event, such as:

* marriage/civil partnership
* separation/divorce
* death of a dependant
* birth/adoption of a child
* significant salary change

**Getting in touch**

To find out more about the benefit selection process, speak to **<relevant company department contact details>.**

**Contacting Bupa**

**Online**

Visit bupa.co.uk/touchdashboard to create a digital account where you can:

* submit claims
* manage your policy
* view your benefit allowances and what you have left to claim before your policy renews
* see your previous claims and access policy documents. You (and anyone covered on your policy, aged 16 and over) can create an account.

**Webchat**

For answers to general questions, you can chat with us using your digital account.

**Email**

For answers to questions about your cover please email us at dentalmemberservices@bupa.com
Please be careful what you include as email may not always be secure.

**Call**

If you have any questions about your cover, please call us on 0800 237 777between 8am to 6pm, Monday to Friday and 8am to 1pm on Saturday and we’ll be happy to help. We may record or monitor calls.

**Finding out more**

For further information visit our [dental support page](https://www.bupa.co.uk/dental/dental-insurance/employee-support) where you can find useful resources including leaflets and videos.

**Write**You can also write to us at:
Bupa dental insurance, Bupa Place, 102 The Quays, Salford, M50 3SP

\*worldwide cover excludes orthodontic and oral cancer treatment and cash benefit for hospital stay.

†Unlimited oral cancer treatment when you use a fee-assured consultant a partnership facility.

††Selected Bupa Dental Insurance Network practices forward claims are agents of Bupa Insurance Limited. Any claims for dental injury treatment and oral cancer cannot be processed by the dental practice. You will need to complete and submit a claim form for dental injury claims, which can be done through your digital account or by post. For oral cancer claims you will need to call us. You can download a claim form from bupa.co.uk/dental/dental-insurance/make-claim or call on 0800 237 777. We may record and monitor our calls.

‡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 network dental practices where this offer is available, see 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.

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