

Bupa dental insurance



**The way dental
cover should be.
Bupa Dental Plan.**

Dental care should be easy to access.

We make it that way.

With Bupa Dental Insurance you get clear, no fuss, convenient cover. We give you the reassurance of being able to access a dentist quickly and easily and no matter what level of cover you're on you'll get cash back towards everyday dental costs, such as dental check-ups, and treatments. You'll also be covered for dental injury, emergency, and oral cancer. Helping you make the most of your dental health.



9 in 10

Many are struggling to find care with 9 in 10 NHS dental practices in the UK not accepting new adult patients in 2022.¹

Nearly 1 in 4

in the UK are delaying treatment because of rising costs.²

34%

Oral cancer cases have risen by 34% over the last decade whilst 5 in 10 UK adults struggle to see a dentist.³

1. BBC, BDA, 2022 2. YouGov, 2023 3. Oral Health Foundation, 2022

Your insurance. Our practices.

Only Bupa unites dental insurance with over 360 Bupa-owned practices across the UK. This gives us extensive coverage to help you get help fast.

We give you the freedom to see any dentist you like, but choosing to see a dentist within the Bupa Dental Insurance Network opens up benefits such as discounts, Instant Claim and access to trusted expertise.

Discounts

Get up to 20% off your dental treatment when you use a Bupa Dental Care practice in our network.*

Instant Claim

We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, we'll settle your eligible claims for you instantly at the reception desk. Paid up to benefit allowances.

Trusted expertise

Trusted care that's easy to access. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.



Find your local Bupa Dental Care practice at finder.bupa.co.uk



You can also secure your next routine examination or hygiene appointment on Finder. Click '[Book an appointment](#)' to plan your visit, subject to availability.

*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 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.

How it works in practice.

1 You have a sore tooth and you'd like to book an appointment.

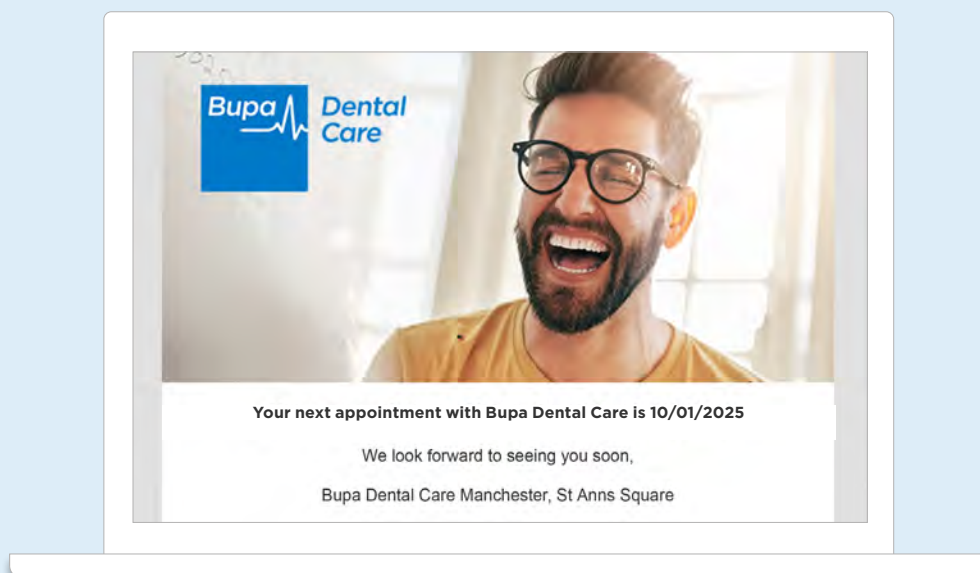
2 Search **finder.bupa.co.uk** for a convenient practice to go to in the Bupa Dental Insurance Network or contact the Oral HealthLine on 0333 015 5255.

3 There's a Bupa Dental Care practice nearby, you call the practice and get an appointment.

4 You attend your appointment and the problem is sorted by an experienced dentist.

5 Afterwards, your claim is settled instantly at the desk with Instant Claim*, with a **10 or 20% discount^^** on top because you're a Bupa dental insurance member.

6 You schedule your next check up for six months time. You'll get emails from Bupa Dental Care asking how your treatment went and reminding you when it's time for your next appointment.



*Instant Claim is not available in all Bupa-owned practices.

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Dental cover should be **flexible.**



Already have a dentist?

No problem. You can stay with your own dentist or choose a Bupa Dental Care practice.



Choose how you see your dentist

You don't have to visit a dentist in person to get a professional opinion on your oral health. Our cover includes cash back towards virtual routine examinations.



Worldwide cover[^]

Whether you're staying home or travelling, you're covered for eligible treatment.



[^]Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.

Dental cover should be **reassuring.**



Enhanced preventative benefits

The cost of dental treatment is rising, so we've increased benefit allowances for preventative treatments. You can now claim more cash back towards a routine examination or scale and polish.



No wait periods on oral cancer

It's one of the most worrying issues in dental care, so we don't apply a wait period for oral cancer treatment.*



We cover all clinically necessary restorative dental treatment

Up to benefit allowances we'll pay cash back towards treatment recommended by a dental professional to keep your teeth and gums healthy and free from pain.



Planned treatments honoured

We cover most pre-existing or pre-planned treatments (apart from those to correct a pre-existing gap).



Straightforward ways to claim

We've made it easier for you to submit claims. When claiming for preventative dental treatment such as a check up, X-ray or scale and polish, you'll only need to send the invoice or receipt from your dentist.



Cover for hospital treatment

Some treatments need to be carried out in a hospital, so it's good to know you're covered for this too, up to benefit allowances.

*We do not cover oral cancer that was diagnosed or for which you had symptoms or investigations before your cover start date. If your group is transferring your dental insurance from another provider to us, we'll provide continuous cover so long as you had dental insurance via the previous provider and your policy covered against oral cancer.

Dental cover should be easy to manage.



Online access

By creating a digital account on My Bupa, you have always-on access to your policy and claims history. You can also make claims easily online and see what benefit allowances you have remaining.**



Stay informed

We'll send you regular updates via our newsletter.



Find a dentist

Our unique online tool, Finder, helps you easily locate your nearest Bupa Dental Care practice and see all the benefits offered there.



**Some claims cannot be submitted online, including dental injury and hospital cash benefit claims and claims for overseas treatment. You will need to call us if you wish to claim for oral cancer treatment.

Dental cover should give you more.

Added extras to look after your health and wellbeing.



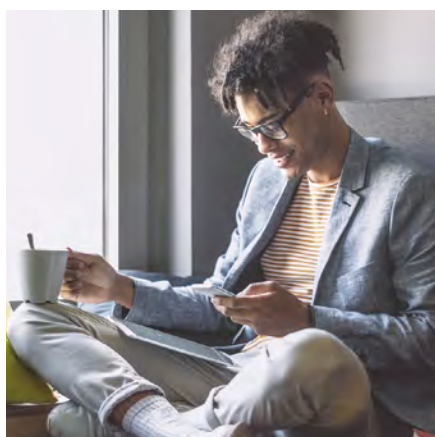
Anxious patient support

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.



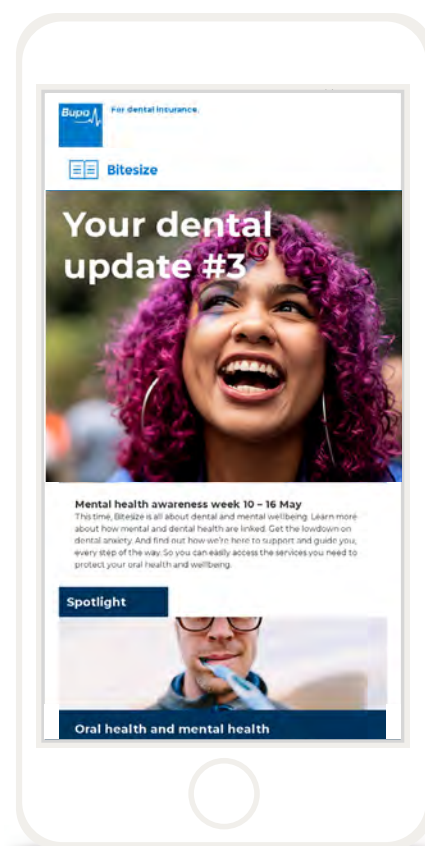
Health and wellbeing Rewards

You can join the Bupa Everyday Rewards programme which offers discounts focused on health, leisure and wellbeing.



Trusted health information

Our health hubs help you to be proactive about your overall health. You'll also get quarterly emails to help you stay on top of your wellbeing, plus timely reminders to book check ups if you choose a Bupa-owned practice.



Bupa Dental Plan Table of Cover

A range of cover options to help suit your needs.

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

Full details of what is and isn't covered can be found in Section 3 of the membership guide. You can use your digital account to see your benefit allowances and what you have left to claim before your cover renews.

Worldwide preventative and restorative benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Worldwide preventative dental treatment					
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				
Worldwide restorative dental treatment					
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 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 <i>UK</i> 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 <i>UK</i> only	paid in full to diagnose and treat oral cancer when using a <i>fee-assured consultant</i> in a <i>partnership facility</i>				
Cash benefit for hospital stay <i>UK</i> only	£100 for each night you stay in hospital, up to £1,000 in each policy year				

Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ. Terms and conditions can be found at bupa.co.uk/rewards

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

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Arranged and administered by:

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To find out more, visit
bupa.co.uk/dental/dental-insurance/employee-support