Bupa dental insurance.



We've got dental covered. Dental Plan.

Bupa Dental Plan.

Looking after your employees' health and wellbeing means looking after their oral health. And that starts with a plan. One that makes dental care easier to access and simple to manage. Whether they see their own dentist or visit one of our centres across the UK.

All of this. Covered.

- Flexible structure. Employees can claim multiple times up to their benefit limits for restorative dental treatment.
- Preventative Care Promise¹. No unexpected costs to pay on eligible preventative dental treatment for customers with Levels 3, 4 and 5. In participating centres within the Bupa Dental Insurance Network, we'll pay preventative treatment costs in full up to the usage limits of the plan.
- 10% or 20% discounts⁺. If employees use a Bupa Dental Insurance Network dentist, they could receive a discount of up to 10% or 20% on general dental treatment costs.
- No forms, no fuss claiming[^]. This means that if the treatment is covered under the policy, subject to benefit limits, we'll settle the claim directly when they visit participating Bupa-owned practices within our Dental Insurance Network.
- We cover the bigger issues too. This includes dental injuries and emergencies worldwide and oral cancer cover when being referred for treatment and using Bupa partnership consultants and partnership facilities. Six month wait applies from the date of joining for oral cancer cover.

Please note: not all Bupa Dental Care practices are part of the Bupa Insurance Network.

[‡]With our Preventative Care Promise we guarantee that there will be no unexpected costs to pay on covered preventative dental treatment. Preventative treatments we cover, are up to two routine examinations per year, up to two appointments for a 30 minute scale and polish, and unlimited small X-rays up to the policy's annual benefit limits. Our Preventative Care Promise only applies to treatment provided in participating centres in the Bupa Dental Insurance Network. Please visit **finder.bupa.co.uk**

[†]Employees must inform the dentist they have Bupa dental insurance and provide their membership number prior to their appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist they 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.

[^]Claims are forwarded by selected practices in the Bupa Dental Insurance Network as agent of Bupa Insurance Limited. Any claims for orthodontic, dental injury treatment and oral cancer cannot be processed by the dental practice and a claim form must be submitted. Also, all claims for NHS treatment in Scotland and Northern Ireland must be submitted using a claim form. For a claim form go to **bupa.co.uk/dental/dental-insurance/make-claim** or call us on **0800 237 777**. We may record and monitor our calls.



Support when you need it.

We're one of the UK's biggest dental networks* with over 480 practices. So when we say you're covered, we really mean it. This doesn't just give us extensive coverage to get you help fast, it also provides us with the expert knowledge of over 2,500 dental professionals.

This means faster specialist access when you need it and getting treatment – quickly, to high standards thanks to guaranteed appointments through the Bupa Dental Care Support line.

The Bupa Dental Insurance Network

Employees can see any dentist, but if they choose a dentist in the Bupa Dental Insurance Network, they could take advantage of benefits such as no forms, no fuss claiming, Preventative Care Promise and discounts of up to 10% or 20%.

Find your local Bupa dental centre at finder.bupa.co.uk

*Dentistry UK Market Report, Laing Buisson, 2019.

Going further to help.

Guaranteed appointments

Employees can call the Bupa Dental Care support line for a guaranteed appointment with a Bupa dentist. They can also get help over the phone if needed.

Call 0808 159 0526 Lines are open 9.30am to 5.00pm Monday to Friday.

Bupa Touch

We make managing policies more convenient than ever by putting documents and claiming history in easy reach online. Plus, your people can use Bupa Touch to contact us quickly and easily.

bupa.co.uk/ touch

Everyday Rewards

The whole team also gets access to rewards designed to encourage healthier, more active lifestyles. These are constantly updated and include everything from days out to nutritional products to money off online wellbeing classes.

bupa-rewards. bupa.co.uk





Bupa Dental Plan explained.

The tables show you the maximum amount of benefits you can claim up to per person per policy year according to your level of cover.

Please also refer to the Policy Terms (Section 3 in the membership guide) for full details of what's covered, what's not covered and any limitations on cover by treatment type.

Preventative and Restorative benefits

	Core	Level 1	Level 2	Level 3	Level 4	Level 5		
Preventative dental treatment								
Routine examination ¹	up to NHS limits	£60 up to £30 per visit	£80 up to £40 per visit	£120 up to £60 per visit	£140 up to £70 per visit	£200 up to £100 per visit		
		maximum of two visits per policy year						
Scale and polish ¹ (by your dentist or hygienist)	up to NHS limits	£80 up to £40 per visit	£100 up to £50 per visit	£160 up to £80 per visit	£180 up to £90 per visit	£250 up to £125 per visit		
		maximum of two visits per policy year						
Virtual routine examination ¹	no cover	up to £20 per policy year						
Dental X-rays ¹	up to NHS limits	£40	£50	£80	£90	£100		
		per policy year						
Restorative dental treatment								
Fillings/root canal ^{1, 2}	up to NHS limits	£150	£250	£300	£350	£375		
		per policy year						
Extractions ¹	up to NHS limits	£100	£150	£200	£200	£250		
		per policy year						
Restorative dental treatment ¹	up to NHS limits	80% up to £275 ³	80% up to £450 ³	80% up to £700 ³	80% up to £2,000 ³	80% up to £3,0003		
		per policy year						
NHS treatment	up to NHS limits	100% reimbursement for NHS treatment when treated by an NHS dentist						

¹Includes worldwide cover. ²Note – fissure sealants and topical fluoride treatments are included in this benefit. ³80% towards the cost of your treatment up to your benefit limit, according to your level of cover.

Other dental benefits

	Core	Level 1	Level 2	Level 3	Level 4	Level 5			
Orthodontic treatment	no cover	£300	£400	£500	£600	£700			
UK only		per policy year							
Emergency dental treatment ¹	up to NHS limits	£1,000 per policy year consisting of four emergencies, up to £250 each							
Dental injury treatment ¹	up to NHS limits	£5,000 per policy year							
Oral cancer treatment ⁴ UK only	no cover	paid in full when being referred for oral cancer treatment and using partnership consultants and partnership facilities							
Cash benefit for hospital stay UK only	no cover	£100 for each night you stay in hospital, up to £1,000 per policy year							

Includes worldwide cover. 4Six month waiting period applies from your cover start date when you first join the policy. This is the period during which benefits are not payable.

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**

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