

Important information.

Changes to the Dental Plan insurance policy.



We have made some changes which will apply when your cover renews on or after 1 September 2022.

This document is designed to help you understand these changes and should be read alongside your membership guide and membership certificate, which set out the full terms and conditions of your cover.

Core Level of cover

There are several levels of cover, one of which was called 'Core'. We have removed this level of cover. If you have Levels 1 to 5, you are not impacted by this change.

If you have Core and decide to upgrade to the next level of cover, you'll be able to claim more towards your treatment and claim for scale and polish and white fillings which were not available on the Core, NHS level of cover. If you decide you do not wish to upgrade and would instead wish to end your cover with us, there is nothing further for you to do. Your cover will end on your annual renewal date.

NHS Treatment

For any NHS treatment, we will now pay up to the benefit limit based upon the level of cover you have, rather than paying up to the NHS banding.

Restorative dental treatment

We have explained that we cover all clinically necessary dental treatment carried out by a dental professional, rather than listing all the treatments covered.

The 'restorative dental treatment' benefit has been renamed to 'major restorative dental treatment' so it's easier to understand.

We have separated the fillings and root canal benefit. This means, fillings, fissure sealants, and topical fluoride treatment will be paid from the fillings benefit. Whereas, root canal treatment will now be paid from the 'major restorative dental treatment' benefit.

We have removed the exclusion relating to hospital dental treatment. We will now cover this up to your benefit limits.

Using the Bupa Dental Insurance Network

We have changed the name of 'No forms, no fuss claiming' to 'Instant Claim'. We have also changed how we describe this.

The Preventative Care Promise, which was available on Levels 3, 4 and 5, is now no longer available. You can continue to use our Dental Insurance Network, but you may need to pay a small amount towards your preventative dental treatment.

Oral cancer treatment

We've removed the waiting period for oral cancer treatment and explained that we will cover the diagnosis of oral cancer as well as any restorative dental treatment needed as a direct result of oral cancer treatment.

Bupa digital account

We have included new wording to tell you about the Bupa digital account. Creating a Bupa digital account makes managing your policy more convenient than ever. You can submit claims, view claiming history and access your membership documents all in one place. Visit bupa.co.uk to create an account.