

Bupa dental insurance.

The way dental cover should be

Bupa dental insurance.
Better for business



Dental care should be easier to access

Many struggle to find care

9 in 10 NHS dental practices in the UK are not accepting new adult patients.¹

Oral cancer is left untreated

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

Many can't afford dental costs

Nearly 1 in 4 people in the UK are delaying treatment because of its rising costs.²

Linking oral and general health

Research shows that if left untreated, gum disease can lead to an increased risk of heart disease, a stroke or even Alzheimer's disease.⁴



1. BBC, BDA. 2022. 2. YouGov. 2023. 3. Oral Health Foundation. 2022. 4. British Heart Foundation. 2023

Bringing insurance and practices together

Only Bupa unites dental insurance with Bupa-owned practices across the UK. Meaning easier access to high quality dental care for employees and greater value for businesses.

360

Over 360 Bupa Dental Care practices across the UK.

Dentist-led

Bupa dentists help to drive the innovation of our cover forwards so it works harder for employees.

86%

Over 86% of patients rate our friendliness and helpfulness as excellent or very good and over 83% would recommend us to others.





Together. Better for employees

If your employees use a participating practice within the Bupa dental insurance network they could get access to:

- Up to 20% off general dental treatment - making benefit limits go further.
- Instant Claim - at selected practices, employees can settle their claim instantly at the reception desk.* No delay, no hassle.
- Convenient access to trusted care.

Guaranteed appointments through the Bupa Dental Care Support Line.

*At selected practices within the Bupa Dental Insurance Network. Claims paid up to benefit allowances.

Together. Better for business

We keep you informed so you can see how well your cover's working for your business.

- Data shows what employees are claiming for most and if they're making savings through our network.
- NPS helps keep our service and satisfaction levels high.
- Our dedicated account management is supported by Bupa Dental Care clinicians.

Dental care that's easier to access and manage.



How it works in practice



1 Mary has a sore tooth and suspects she needs a filling. She knows she gets Bupa Dental Insurance through work.



2 She searches **finder.bupa.co.uk** for a convenient practice to go to in the Bupa Dental Insurance Network.



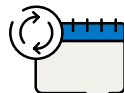
3 There's a Bupa Dental Care practice not far from where she lives, so she calls the practice and gets an appointment sooner than she thought.



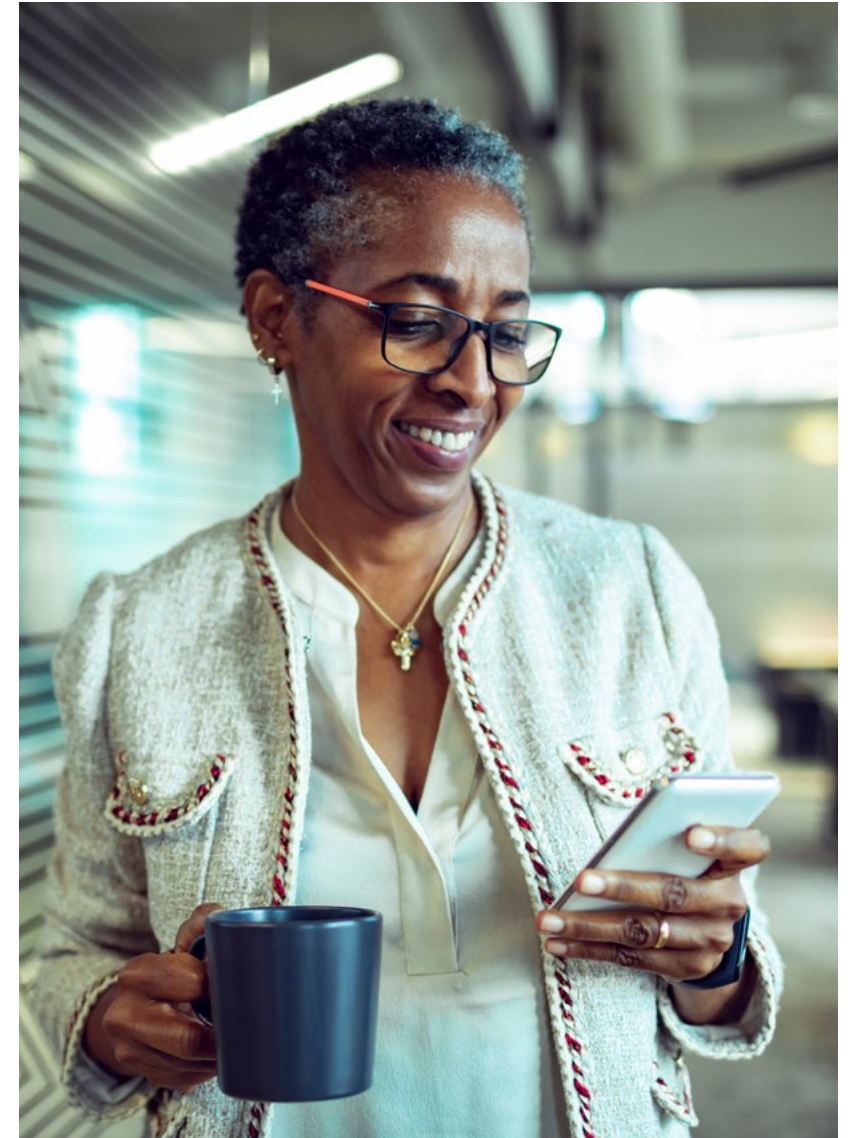
4 She attends her appointment and her problem is sorted by an experienced dentist.



5 Afterwards, Mary's claim is settled easily at the desk with Instant claim. She even gets **a discount of 10%** because she's a Bupa Dental Insurance member.



6 Mary schedules her next check up for six months time. She gets emails from Bupa Dental Care asking how her treatment went and reminding her when it's time for her next appointment.





There should be more choice and flexibility

Freedom

Many employees want to stay with their existing dentist, so we make it clear they can see ANY dentist. They simply pay and then claim back from us, up to their benefit allowances.

Worldwide cover

Employees are covered for eligible dental treatment wherever they go – at home or abroad.*

Convenience

Employees can choose the way they want to see a dentist with cash back towards virtual routine examinations.

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

Dental cover shouldn't be complex



Easy to join

Cover is available for groups of 2+ and employees are covered from day one.



Easy to administer

One Bupa account manager will guide you through everything. Plus, Bupa Connect gives you the freedom to manage leavers and joiners internally.



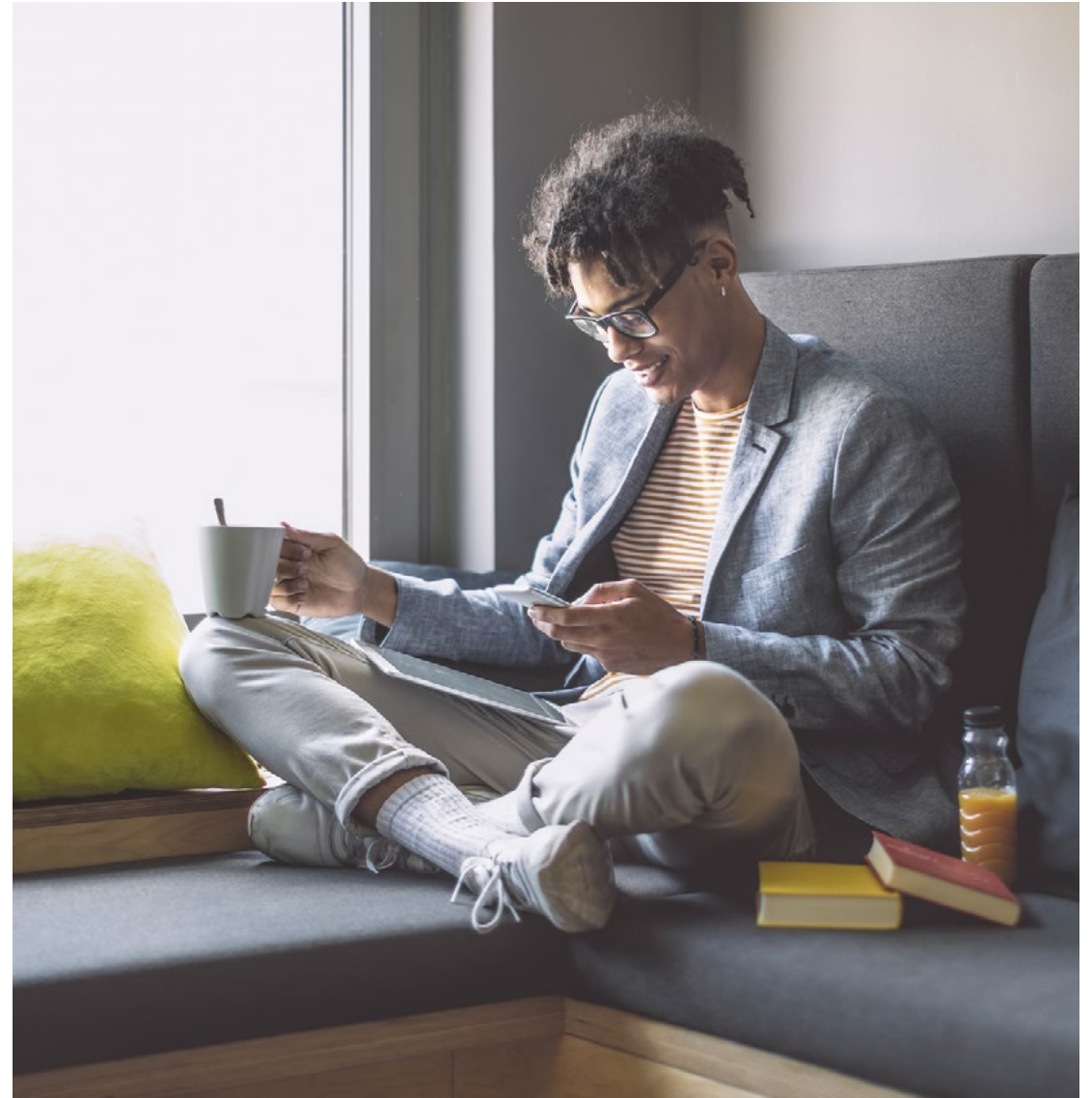
Easy to switch

It's simple to switch from another provider.



Easy to renew

98% of corporate dental insurance customers choose to renew.



Dental cover should contribute to overall wellbeing

We take the link between oral health and overall health and wellbeing very seriously. Our priority as a healthcare partner is to keep your people healthier from top to toe.

Health insights

We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.

Health and wellbeing rewards

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

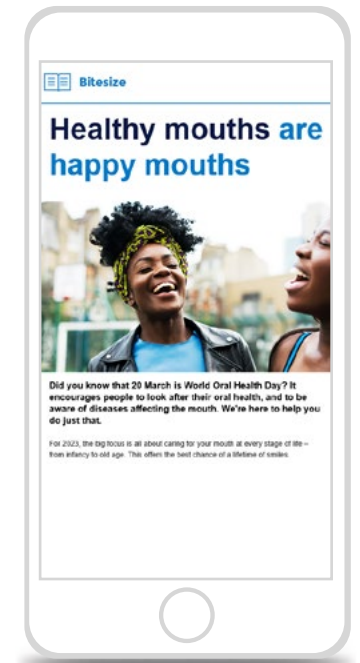
On-demand webinars

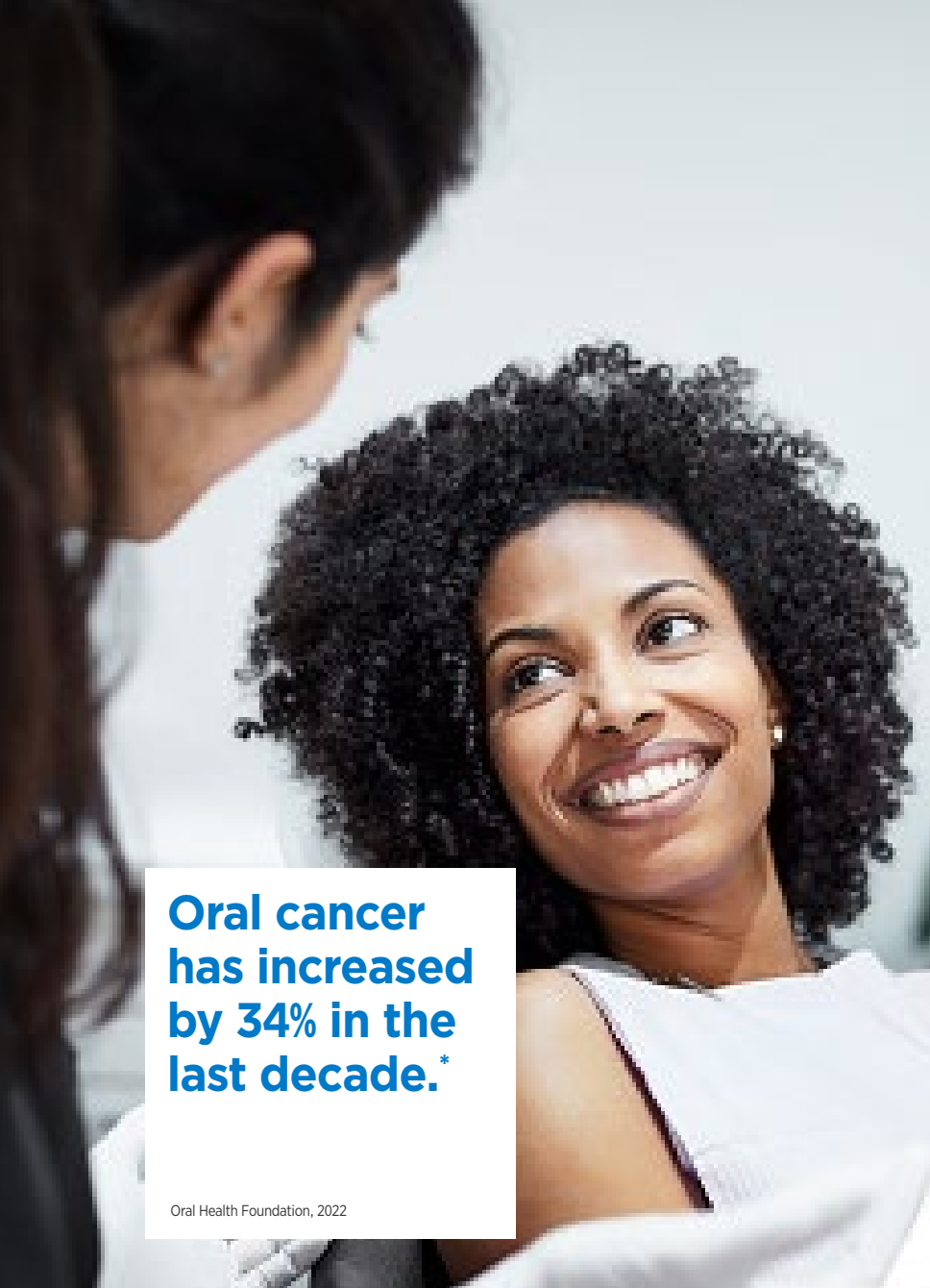
Access to Bupa experts (dentists and local practices), clinical educational content and webinars designed to improve the wellbeing of your workforce.

Trusted health information

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

There are established links between gum disease and heart disease, diabetes and stroke.





**Oral cancer
has increased
by 34% in the
last decade.***

Oral Health Foundation, 2022

Dental cover should be reassuring



Covering Oral Cancer

We offer unlimited oral cancer treatment when your employees use a fee-assured consultant in a partnership facility and now, they won't have to wait for treatment either.^ We'll also cover diagnosis of oral cancer, and any restorative treatment needed as a result.



Specialists in dental anxiety

If your employees worry about going to the dentist, some of our team are trained to help.



Award winning cover

Winner of Best Dental Benefits Provider 2021 & 2022.



Bupa Dental Care Support Line

Available if an employee has an issue and can't see their own dentist. We guarantee an appointment at a Bupa Dental Care practice if necessary but can also arrange a consultation for fast advice.

^We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date. If you transfer your dental insurance from another provider, we will provide continuous cover if employees had dental insurance via the previous provider and the policy covered against oral cancer.



Dental cover should be digital



Online access

By creating a digital account, employees have always-on access to their policy and claims history. They can also make claims easily online*.



Find a dentist

Our unique online tool, Finder, helps employees easily locate their nearest practice and see all the benefits offered there.

Employees can secure their next routine examination or hygiene appointment on Finder by clicking 'Book an appointment' to plan their visit subject to availability.



Virtual assessment

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

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

Bupa dental insurance.

The way dental cover should be



Joined up

Bringing together dental insurance and practices.



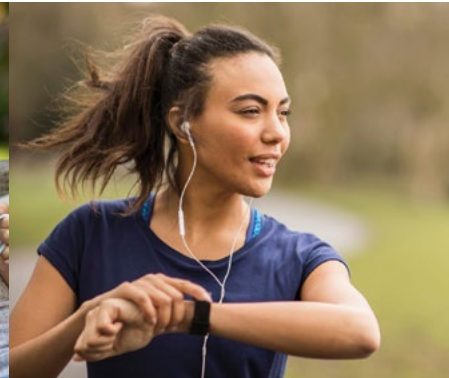
Flexible

The freedom to go see any dentist and access to Bupa's UK network of dentists offering discounts.



Easy

Settle claims in participating practices with Instant Claim or submit online via Bupa Touch*.



Holistic

Proactive about overall health and wellbeing because we're Bupa.



Digital

A digital route to claiming and the ability to see claims history online makes life easy.

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

Appendix.

Account management

A team focused on you

We take the initiative, collaborate, and are ready to make a difference.



Dental Plan

Here are details of the maximum amount employees and anyone covered on the 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.

Where we say for each course of treatment, we mean all visits needed to complete this treatment. This includes preparation, supply and fit for each tooth restoration and any associated laboratory costs needed for this.

Full details of what is and isn't covered can be found in Section 3 of the membership guide.

Worldwide preventative dental treatment

Level 1						Level 2		Level 3		Level 4		Level 5	
Dental examinations													
Routine examination	up to £30		up to £40		up to £70		up to £80		up to £110				
	for each visit, unlimited visits in each policy year												
New patient examination or specialist consultation	up to £50		up to £60		up to £70		up to £80		up to £110				
	one visit in each policy year												
Dental X-rays													
Small X-ray including bitewing or intraoral	up to £6		up to £8		up to £80		up to £90		up to £100				
	for each X-ray, unlimited X-rays in each policy year				for each policy year								
Other dental X-rays or scans	up to £15		up to £25		up to £30		up to £38		up to £45				
	for each X-ray or scan, unlimited X-rays or scans in each policy year												
Scale and polish													
Scale and polish (by your dentist or hygienist)	up to £30		up to £45		up to £90		up to £100		up to £130				
	for each visit, unlimited visits in each policy year												
Periodontal treatment													
Periodontal treatment	up to £90		up to £95		up to £105		up to £120		up to £130				
	for each visit, unlimited visits in each policy year												

Dental Plan

Worldwide restorative dental treatment

	Level 1	Level 2	Level 3	Level 4	Level 5
Filling (white, silver and amalgam)	up to £45	up to £70	up to £80 for each tooth	up to £105	up to £150
Fissure sealant	up to £20	up to £25	up to £30 for each tooth	up to £35	up to £40
Topical fluoride treatment	up to £30	up to £35	up to £40 for each tooth	up to £45	up to £50
Root canal treatment	up to £110	up to £155	up to £200 for each tooth, for each course of treatment	up to £300	up to £350
Extraction and surgical treatment					
Surgical implant	up to £425	up to £600	up to £850 for each implant	up to £1,000	up to £1,300
Simple extraction	up to £20	up to £32	up to £55 for each tooth	up to £75	up to £140
Surgical extraction (flap raised)	up to £50	up to £55	up to £80 for each tooth	up to £100	up to £140
Apicectomy	up to £58	up to £100	up to £120 for each tooth, for each course of treatment	up to £150	up to £175
Restorative dental treatment					
Inlay/onlay	up to £125	up to £175	up to £260 for each tooth, for each course of treatment	up to £350	up to £375

Dental Plan

Worldwide restorative dental treatment (continued)

	Level 1	Level 2	Level 3	Level 4	Level 5
Veneer	up to £215	up to £240	up to £270	up to £390	up to £425
	for each tooth, for each course of treatment				
Crown	up to £210	up to £250	up to £325	up to £480	up to £500
	for each tooth, for each course of treatment				
Bridge	up to £425	up to £600	up to £750	up to £900	up to £1,100
	for each course of treatment				
Repair of bridge or crown	up to £25	up to £30	up to £35	up to £55	up to £75
	for each course of treatment				
Post for crown (cast post and core, or prefabricated post and core)	up to £35	up to £56	up to £90	up to £110	up to £125
	for each course of treatment				
Denture					
Upper or lower denture (partial or full)	up to £360	up to £450	up to £500	up to £650	up to £800
	for each denture, for each course of treatment				
Repair or reline of a denture (partial or full)	up to £30	up to £35	up to £40	up to £50	up to £60
	for each repair				
Other treatment					
Mouthguard (partial or full)	up to £82	up to £150	up to £175	up to £200	up to £225
	one mouthguard for each policy year				
Any other clinically necessary restorative dental treatment	up to £65	up to £75	up to £85	up to £115	up to £125
	for each policy year				

Dental Plan

Other dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Orthodontic treatment UK only	up to £425	up to £500	up to £580	up to £660	up to £750
	for each policy year				
Intravenous and oral sedation (Worldwide cover)	up to £65	up to £70	up to £75	up to £80	up to £100
	for each policy year				
Emergency dental treatment (Worldwide cover)	up to £800 for each policy year				
Dental injury treatment (Worldwide cover)	up to £5,000 for each policy year				
Oral cancer treatment UK only	paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility				
Cash benefit for hospital stay UK only	£100 for each night you stay in hospital up to £1,000 in each policy year				

Thank you

Who to contact

Bupa dental insurance is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

AUG23 BINS 12636
UNI 108438