

MercerMarsh Benefits

Bupa and <Client Name> Healthier smiles. Stronger business

Bupa dental insurance. Better for business Bupa

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Today's agenda.

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Today's agenda.

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How can dental cover support your business?

Help your team take better care of their oral health with quick access to a dentist and cashback on their treatment costs. When they're feeling healthier and happier, your business will feel the benefit too.

Key benefits For your business:

- can help reduce absence
- can attract and keep top talent
- can improve productivity by minimising disruption

For your people:

- claim cashback on check-ups and treatments
- oral cancer, injury and emergency cover
- worldwide cover
- feel-good rewards

Why Bupa?

Our dental cover goes further to support your team at every stage of their health journey. It's more convenient, more connected care. Making people happier and businesses healthier. Take a look and see what makes our dental cover better for businesses just like yours.

The care your people need

Healthy mouths support healthy, hardworking bodies. But when costs are going up and NHS wait times are increasing, it can mean our health falls down the priority list. We're here to make sure your employees' dental health isn't overlooked.

Many can't afford dental costs

1 in 4 people have delayed dental treatment because of its rising costs.

YouGov, 2023

Many struggle to find care

1 in 4 people were unsuccessful in getting a dental appointment in 2023.

GP patient survey, NHS England, 2023

Dental problems are affecting work Almost half of employees have called in sick or left work early due to dental pain.

Bupa internal data, 2023

Almost 7 in 10

employees said their motivation at work would increase if dental insurance was offered by their employer.

Bupa Wellbeing Index



It's easy to see the value

Employees often use their dental insurance at least twice per year, and they feel good about it.



Why Bupa?

Joined up healthcare. It's what we do

We all need dental care, but accessing it isn't always easy. We're doing all we can to change that, because seeing a dentist shouldn't be difficult.

We're the only insurer with our own dental practices – over 360 of them across the UK. That's over 2,500 Bupa dental professionals working hard to get employees like yours smiling again. It means from cover to care your people are in safe hands.



9 in 10

NHS dental practices in the UK aren't accepting new patients

BBC, BDA, 2022

Our dental insurance joins up with our high street practices for a more streamlined approach to dental care.

Big benefits at Bupa practices

We're all about options. So, your people can find their local Bupa dentist, stick with their current one, or see any other dentist they like for their treatment. The choice is theirs.

Using a Bupa dental practice unlocks a range of benefits





Speedy, hassle-free claiming

Why Bupa?

At most practices, we'll settle their claim at the reception desk with our **Instant Claim** service.

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|---|-----|----|----|-----|
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Up to 20% off* the cost of their treatment to help them make the most of their benefit allowances.



Guaranteed appointments

There's always a space at our practices so dental worries get sorted sooner.

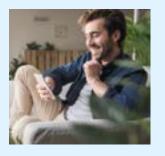


We're never far away

Over 360 practices across the UK means less time spent travelling to appointments.

Finding a Bupa dentist is easy

Finder is our timesaving search tool. Employees can use it to find their nearest dentist and book their next check-up online.



*You must tell 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.



Easy access to experts.

Fast claiming.

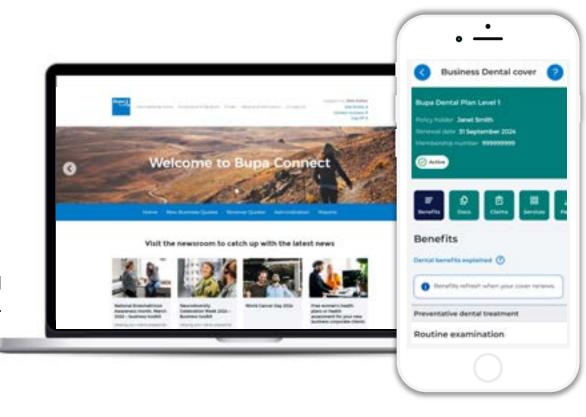
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On-demand dental care

At work, at home or on the move, our dental cover fits around busy schedules.

For you

- Bupa Connect Your online portal that makes managing your company dental cover a breeze.
- Dedicated account manager You'll get your own account manager who'll be there to support you.



For employees

My Bupa

Either in-app or online, it's their dental cover in their hands.

- Oral HealthLine
 From guaranteed appointments
 to emergencies, there's fast
 phone advice with our
 dedicated support line.
- Worldwide cover^ It's good to know that wherever they go, they can claim for most treatments, up to their benefit allowance.

You're always innovating. So are we.

We're always looking for ways to make your dental cover even better. That way, you can be sure it's working as hard as it can for your people and business.

New for Oral Care Plan

+ Increasing benefit allowances

More for your money. We've increased the benefit allowance, across all levels of cover, for fillings and extractions. We've also increased the benefit allowance for major restorative dental treatment on Levels 1, 2, and 3.

+ New patient examination

We now provide cover for a new patient exam which can be used at any dentist and is available for new and renewal policies.

+ Oral HealthLine

New name, same quality service. Giving employees fast phone advice on all things dental.

You're always innovating. So are we.

We're always looking for ways to make your dental cover even better. That way, you can be sure it's working as hard as it can for your people and business.

New for Dental Plan

+ Increasing benefit allowances

More for your money. We've increased the benefit allowance for fillings, root canals, fluoride treatment and extractions.

+ Oral HealthLine

New name, same quality service. Giving employees fast phone advice on all things dental.

Because prevention is always better than cure

Promoting good oral health amongst your team could mean you see **less absence for unexpected dental problems** and more focus towards the **growth of your business**. That's why we're here to support them with their dental health every day, not just for some day in the future.



Prevention

Regular dental check-ups can mean more serious issues are caught early, reducing the need for time off work.



Education

Online hubs, emails and other tools designed to get your people thinking proactively about their oral health.



Expert care

Our specialist dentists in our network will take care of anxious patients.



Rewards

Hand-picked health and leisure discounts that help employees to feel great.

From the routine to the more complex

Cancer, covered

We pay oral cancer claims in full. So, it's good to know should the worse happen, we've got oral cancer covered.

Specialist

treatment

Orthodontics, surgery, gum treatment and more. Big or small, we're here for it all.

Why Bupa?

Proactive approach to care.

Trusted expertise.

Reassurance for today, and tomorrow.

Bupa Dental Plan table of cover

A range of cover options to help suit your needs

Here are details of the maximum amount your employees and anyone covered on the policy can claim up to in each policy year. These benefit allowances are per person meaning everyone covered on the policy can claim up to the amounts shown.

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 policy 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 eac | h visit, unlimited visits in each policy | year | | |
| New patient examination or | up to £50 | up to £60 | up to £70 | up to £80 | up to £110 | |
| specialist consultation | | | one visit in each policy year | | | |
| Dental X-rays | | | | | | |
| Small X-ray including | up to £6 | up to £8 | up to £80 | up to £90 | up to £100 | |
| bitewing or intraoral | Level 1-2: For each X-ray, unlimited X-rays in each policy year Level 3-5: in 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 | up to £30 | up to £45 | up to £90 | up to £100 | up to £130 | |
| (by your dentist or hygienist) | 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 eac | h visit, unlimited visits in each policy | year | | |

Worldwide restorative dental treatment

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | |
|-------------------------------------|--|------------|--|--------------|--------------|--|
| Fillings and composite bonding | up to £60 | up to £85 | up to £95 | up to £120 | up to £165 | |
| | for each tooth | | | | | |
| Fissure sealant | up to £20 | up to £25 | up to £30 | up to £35 | up to £40 | |
| | | | for each tooth | | | |
| Topical fluoride treatment | up to £35 | up to £40 | up to £45 | up to £50 | up to £55 | |
| | | | for each tooth | | | |
| Root canal treatment (including | up to £115 | up to £160 | up to £205 | up to £305 | up to £355 | |
| apicectomy) | | for | each tooth, for each course of treatme | ent | | |
| Extraction and surgical treatment | | | | | | |
| Surgical implant (includes the | up to £425 | up to £600 | up to £850 | up to £1,000 | up to £1,300 | |
| mplant, abutment and crown) | | | for each implant | | | |
| Extractions | up to £50 | up to £55 | up to £80 | up to £100 | up to £140 | |
| | for each tooth | | | | | |
| Restorative dental treatment | | | | | | |
| nlay/onlay | up to £125 | up to £175 | up to £260 | up to £350 | up to £375 | |
| | for each tooth, for each course of treatment | | | | | |
| Porcelain 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, | up to £35 | up to £56 | up to £90 | up to £110 | up to £125 | |
| or prefabricated post and core) | | | for each course of treatment | | | |

Worldwide restorative dental treatment

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | |
|--|-----------------|------------|--|---------------------------------------|------------|--|
| Denture | | | | | | |
| Upper or lower denture | up to £360 | up to £450 | up to £500 | up to £650 | up to £800 | |
| (partial or full) | | for ea | ach denture, for each course of treatm | nent | | |
| Repair or reline of a denture (partial | up to £30 | up to £35 | up to £40 | up to £50 | up to £60 | |
| or full) | for each repair | | | | | |
| Other treatment | | | | | | |
| Mouthguard (partial or full) | up to £82 | up to £150 | up to £175 | up to £200 | up to £225 | |
| | | maxim | um of one mouthguard for each policy | y year | | |
| Any other clinically necessary | up to £65 | up to £75 | up to £85 | up to £115 | up to £125 | |
| restorative dental treatment | | | for each policy year | · · · · · · · · · · · · · · · · · · · | | |

Other dental benefits

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|---|--|------------|----------------------|------------|------------|
| Orthodontic treatment | up to £425 | up to £500 | up to £580 | up to £660 | up to £750 |
| UK only | | | for each policy year | | |
| Intravenous and oral sedation | up to £65 | up to £70 | up to £75 | up to £80 | up to £100 |
| (Worldwide cover) | | | 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 | | | | |

Bupa Oral Care Plan table of cover

A range of cover options to help suit your needs

Here are details of the maximum amount your employees and anyone covered on the policy can claim up to in each policy year. These benefit allowances are per person meaning everyone covered on the policy can claim up to the amounts shown.

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

Worldwide preventative and restorative dental benefits

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | | |
|--|----------------------|---|----------------------|---------|---------|--|--|
| Worldwide preventative dental treatment | | | | | | | |
| Worldwide preventative dental treatment, including: - Routine examination - New Patient Examination - Scale and polish (by your dentist or hygienist) | 100% NHS | £150 | £300 | £300 | £350 | | |
| Dental X-rays and scans Virtual examination | | | for each policy year | | | | |
| Worldwide restorative dental treatment | | | | | | | |
| Worldwide restorative dental treatment, including: - Fillings, fissure sealants and topical fluoride | 100% NHS | Levels 2-5: We contribute 90% towards the cost of your restorative dental treatment up to | | | | | |
| Extractions Surgical Extractions Major restorative dental treatment | | £250 | £500 | £1,000 | £2,000 | | |
| (inc. root canal, but excl. surgical implants) | for each policy year | | | | | | |
| Surgical implants | No Cover | £250 | £600 | £850 | £1,300 | | |
| | | | for each policy year | | | | |

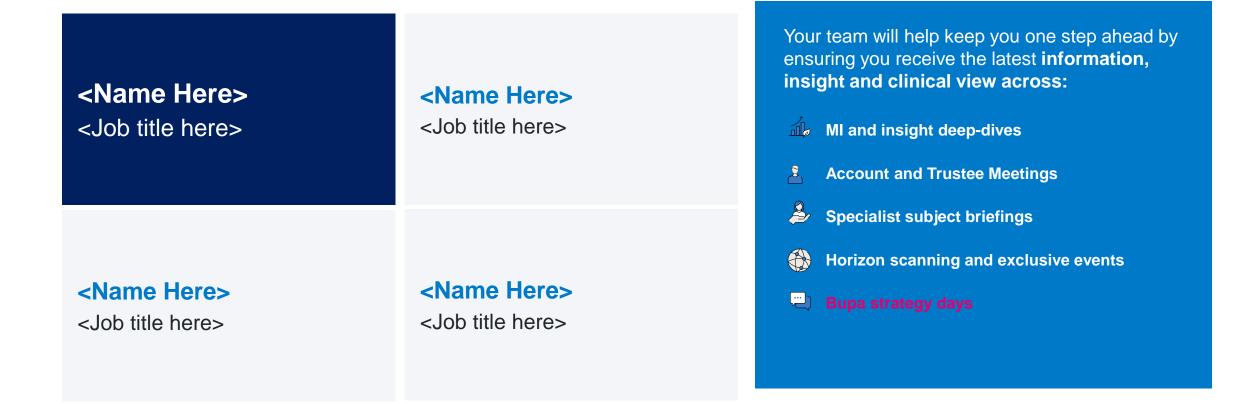
Other dental benefits

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | |
|---|--|---------|---|---------|---------|--|
| Orthodontic treatment | No Cover | £325 | £400 | £500 | £600 | |
| UK only | | | for each policy year | | | |
| Emergency dental treatment | £200 | £200 | £200 | £200 | £200 | |
| (Worldwide cover) | | | For each emergency up to £800 in each policy year | | | |
| Dental injury treatment | £2,500 | £2,500 | £2,500 | £2,500 | £2,500 | |
| (Worldwide cover) | For each injury treatment up to £10,000 in each policy year | | | | | |
| Dental injury treatment - failed surgical implants | No Cover | £2,500 | £2,500 | £2,500 | £2,500 | |
| UK only | 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 | £50 | £50 | £50 | £50 | £50 | |
| UK only | | | For each night you stay in hospital up to £1000 in each policy year | | | |

Working in partnership to keep you one step ahead.

| | | <name here=""> <job here="" title=""></job></name> | Your team will help keep you one step ahead by ensuring you receive the latest information, insight and clinical view across: |
|---|--------------|--|---|
| | Insert image | <name here=""> <job here="" title=""></job></name> | MI and insight deep-dives |
| | | <name here=""> <job here="" title=""></job></name> | Specialist subject briefings Horizon scanning and exclusive events |
| <name here=""> Account Manager</name> | | <name here=""> <job here="" title=""></job></name> | 🖳 Bupa strategy days |

Working in partnership to keep you one step ahead.





Together, we can lead the way for your people.

Bupa. Better for business

Thank you. Any questions?

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