

**Dental Plan**

# **Welcome to better dental care**

**Bupa dental insurance**



# Looking after your smile has never been easier

## Seeing a dentist shouldn't be difficult

But with long wait times and expensive treatments, accessing the right care isn't always easy.

With our dental cover you can see a dentist quickly, get cashback on your treatment and access big benefits at the UK's only insurer-owned practices. It's not just clear cover, it's convenient care.

### Our key dental benefits:

- ✓ care at Bupa-owned practices
- ✓ money back on routine check-ups and treatment
- ✓ all included treatment for most preventative care when you use a Bupa Dental Care practice
- ✓ the freedom to see any dentist you like
- ✓ cover for oral cancer, injury, emergency and specialist treatment
- ✓ worldwide cover for essential treatment

## Getting started

[Download our getting started guide](#) for help getting set up, having treatment or making a claim.

You'll find answers to common questions in our [What to expect guide](#).

Remember, you can see exactly what you're covered for in your policy guide and you can also find this information in My Bupa.



# How our dental cover works

## Get booked in

Booking in with a Bupa dentist is easy [online](#). Or, you can stick with your current one, if you've got a good thing going.

## Get treated

Get the treatment you need from your chosen dentist.

## Get going

At most Bupa Dental Care practices, we'll sort the admin at the reception desk. Your treatment may even be fully covered, so there's nothing to pay.

### Claim in a tap with the app



Haven't used a Bupa Dental Care practice? No problem. Just keep a copy of your receipt and submit your claim to us in **My Bupa**.



# We don't just cover your smile, we care for it too

You can use your Bupa cover at any dental practice you like - NHS or private. **But choosing a Bupa Dental Care practice just makes perfect sense.**

From all included treatment to instant claiming, everything works seamlessly because it's all delivered by Bupa.

**That's our expert stamp, every step of the way**

Bupa dental care UK is rated **Excellent**

Based on 22,177 reviews



★ Trustpilot

New

# Everyday treatments. All included

Free check-ups and scale and polishes?  
Don't mind if I do...

Nothing extra to pay for preventative treatments.  
Only when you visit a Bupa Dental Care practice.



New patient exams\*



Routine check-ups†



Scale and polishes

Better with  
**Bupa**



We'll cover most preventative treatment in full, only at a Bupa Dental Care practice.

\*If your dentist needs to take small x-rays (bitewing or periapical) as part of your new patient examination, these are also included at no additional cost.

†Routine dental examinations are fully covered, so you won't need to pay anything extra at the appointment for the examination. For any clinically necessary x-rays and scans taken as part of the routine check-up, these will be covered up to the benefit allowance.



# Lock in better savings

We roll out the red carpet for our members.

Only at Bupa Dental Care practices  
can you save up to **20% off**  
the cost of your treatment.\*

Making those benefit allowances stretch even further.

\*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](https://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.

Better with  
**Bupa**



Exclusive savings to  
be had, only when  
you visit a Bupa Dental  
Care practice.



# Less waiting. More smiling

**Only at Bupa Dental Care practices can you book with confidence.**

Your time matters. So we guarantee it. We lock in your appointments quickly, so you aren't left in limbo.

On the day, there's no faffing around with forms either. You're seen fast, sorted sooner and back to your best with a smile on your face, all before your next meeting.

\*Most Bupa Dental Care practices forward claims and are agents of Bupa Insurance Limited. Any claims for dental injury treatment and oral cancer cannot be processed by the dental practice. You'll need to send us a claim for a dental injury. For oral cancer claims you'll need to call us.

Better with  
**Bupa**



Book an appointment online with ease. And with **Instant Claim**,<sup>^</sup> we'll quickly sort your admin at the reception desk.

# Bigger and better benefits for 2025

What's  
**new**  
for 2025

## + Bigger benefits

Nothing extra to pay for preventative treatments, across all cover levels – only when you visit a Bupa Dental Care practice.

We've also increased benefit allowances for routine exams and scale and polishes across levels 2, 3 and 4. This helps you get greater value from your cover by making everyday treatments more accessible.

## + No cap on visits

We've removed the cap on routine exams and scale and polishes. This means you can see your dentist and claim for your treatment as often as you need to.

## + A better app experience

It's easier than ever for you to manage your cover in My Bupa. You can now see at a glance how much you can claim before your policy renews. You can also send your claims via the app too.

## What else have we been doing?

### We've changed our terms. We now:

- ✓ cover anti-snoring devices
- ✓ replace implants, bridges and dentures if they fail
- ✓ extend continuity of cover for a dental injury
- ✓ cover from 16 years old

### We've removed our hospital stay cash benefit

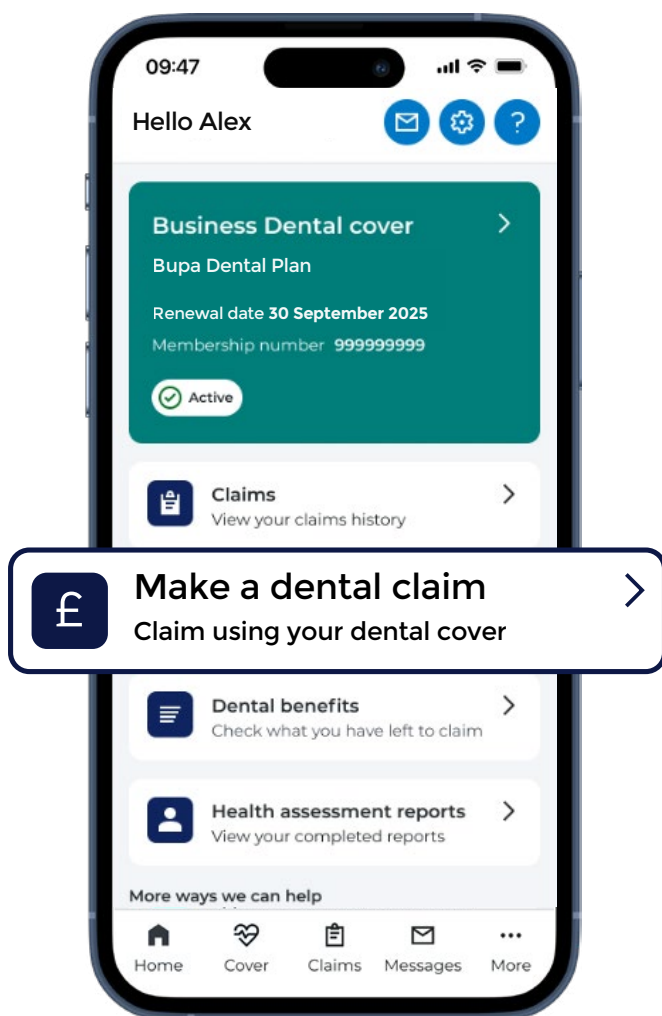
We found customers weren't staying overnight for dental treatment. This change means we can prioritise other benefits to better support our customers.



# Your cover, on-demand

## In-app or online, managing your cover's a breeze.

Remember, we'll sort your claim for you at a Bupa Dental Care practice, but we're all about options too. That's why it's dead easy to claim in our app. Here's what you can do...



- ✓ **Submit claims**  
Submit your claims quickly and easily online.
- ✓ **View benefits remaining**  
See what you're covered for, how much you can claim and what cashback you have left to claim.
- ✓ **Check claims history**  
Keep tabs on all your past claims.
- ✓ **See all cover details**  
Keep track of your documents, policy limits and benefit allowances.



**Download My Bupa from your  
App Store or Google Play**



# Here when you need us most



## 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.

Just to note, we don't cover oral cancer that was diagnosed before your cover start date.



## Fast phone advice

Our Oral Healthline\* is free to use and gives you speedy answers on any dental worries.

\*Lines are open 9:30am to 5:00pm Monday to Friday. We may record or monitor our calls.



## Got any pre-planned treatment?

Don't worry, we'll cover most pre-existing or pre-planned treatments.\*

\*We don't cover pre-existing gaps unless you have continuity of cover.



# You're in safe hands

Added extras to support your health and wellbeing.



## Advice from a name you know

Our health hubs help you get proactive with your overall health. There's loads of great content, covering tons of topics. Everything's written by experts too, so you know you can trust it.



## Anxious patient support

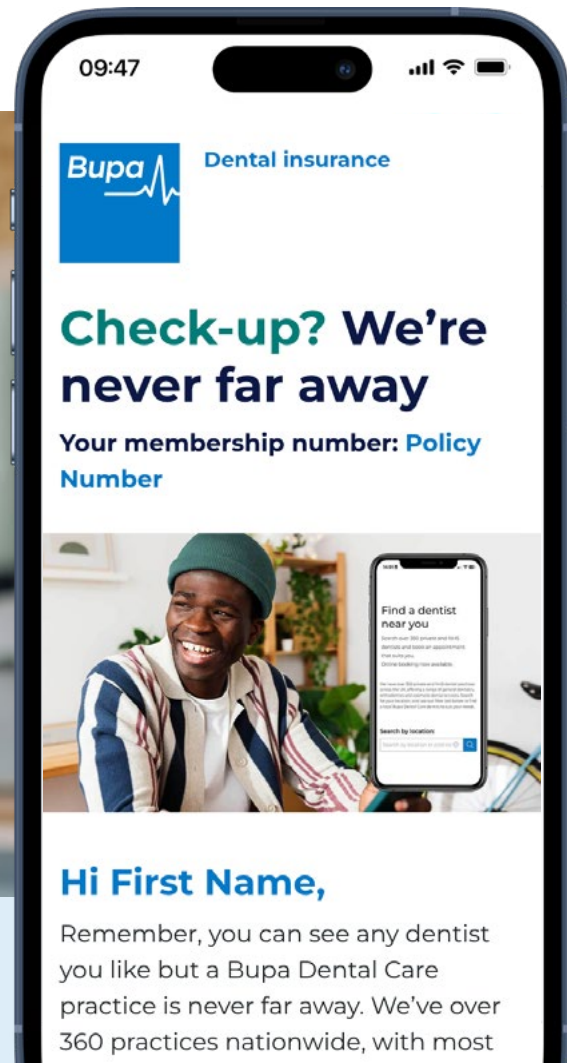
Our specialist dentists within our network will take care of you and make sure your experience is as comfortable as it can be.

[Read our dental anxiety guide.](#)



## Keeping you in the loop

We'll send you super helpful info straight to your inbox - like updates, guidance and reminders to book check-ups.








# What's covered

This table shows the amount you and anyone covered on the policy can claim up to in each policy year. The benefit allowances shown here are per person.



We're always working to make your cover better. We've increased benefits on routine check-ups and scale and polish treatments. We've also removed the cap on visits for routine examinations and scale and polish treatments.

What's more, if you use a Bupa Dental Care practice, we'll pay for your preventative treatment in full. That means you're fully covered, with nothing to pay.





## Worldwide preventative dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
 <b>New patient examination</b> one visit in each policy year	£60	£70	£90	£100	£130
<b>Only with Bupa.</b> New patient examination is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice.					
 <b>Routine examination check-up</b> every time you visit	£40	£60	£80	£90	£110
<b>Only with Bupa.</b> Your routine examination is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice.					
 <b>Scale and polish</b> every time you visit	£50	£70	£100	£110	£130
<b>Only with Bupa.</b> Scale and polish is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice.					
 <b>Dental X-rays and scans</b> for each policy year	£40	£50	£80	£90	£100
 <b>Virtual examination</b> for each policy year	£20	£20	£20	£20	£20

## Worldwide restorative dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
 <b>Fillings, composite bonding, fissure sealant, and topical fluoride</b> for each policy year	£175	£275	£330	£375	£400
 <b>Major restorative dental treatment</b> for each policy year	We contribute 80% towards the cost of your major restorative dental treatment up to				
	£325	£500	£800	£2,000	£3,000

## Other dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
 <b>Orthodontic treatment</b> UK only for each policy year	£300	£400	£500	£600	£700
 <b>Emergency dental treatment</b> Worldwide cover	£1,000 for each policy year made up of four emergencies, up to £250 each				
 <b>Dental injury treatment</b> Worldwide cover for each policy year	£5,000	£5,000	£5,000	£5,000	£5,000
 <b>Oral cancer treatment</b> UK only	paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility				

**Please note:** The rates produced on our quotes are inclusive of Insurance Premium Tax (IPT) which may have been rounded to two decimal places. Our billing system requires BUPA to calculate invoices excluding IPT before adding this tax to the final bill. As a result, there may be discrepancies between the invoiced premiums and the rates presented on this quote.

Bupa dental insurance is provided by Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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**[bupa.co.uk/dental](https://bupa.co.uk/dental)**