



Dental Plan

**Welcome to
better dental care**

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 preventive 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.



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 at bupa.co.uk/dental/dental-care. 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

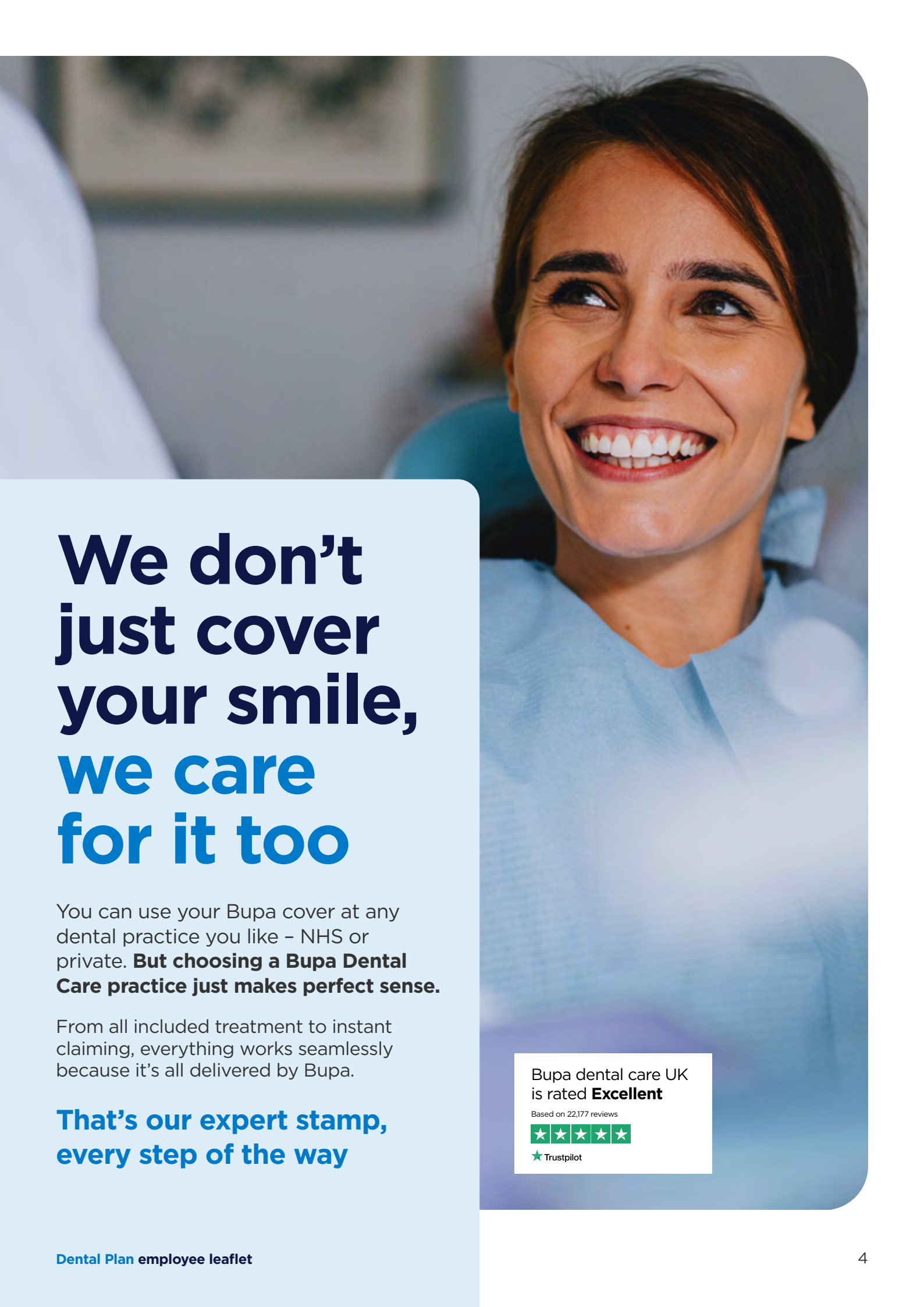
Get going

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 extra for you to pay. If not, you just need to pay for anything that's not covered on your policy.

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**.

A close-up photograph of a woman with dark hair, smiling broadly and looking upwards and to the right. She is wearing a light blue dental bib. The background is slightly blurred, showing a dental office setting.

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

Preventive treatments. All included

Most preventive treatments are included in your cover.
So there's nothing extra to pay, no matter what level you're on.

**Only when you visit a
Bupa Dental Care practice.**



**New patient
exams***



**Routine
check-ups**



**Scale and polishes
every time you visit**

Prevention pays off

It's easier than ever for you to stay ahead of issues before they start. That's because new patient exams, routine check-ups, X-rays and scale and polish treatments are all **fully covered at Bupa Dental Care practices**. You can also claim for these treatments as often as you need to, with no cap on visits.

It's a smarter way to care. Reducing time off, improving outcomes, and helping you feel your best every day.

*One per policy year.

New

**X-rays are now
fully covered.**



Better with Bupa



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



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 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**,[^] we'll quickly sort your admin at the reception desk.

More for your money

New
for
renewal

Bigger and better benefits

We're always working to make your cover better. That's why we've increased your benefit allowances for scale and polishes across all levels, and X-rays are now **fully covered** if you choose to visit a Bupa Dental Care practice. What's more, we've simplified our **X-ray benefit**, including increasing benefit allowances across all levels of cover and making our descriptions clearer. Any scans will now be paid from the **Major restorative benefit**.

We've removed the **virtual examination benefit** – this will now be paid from your routine benefit allowance.

We've also increased the **filling and composite bonding** benefit allowance across levels 1-5. Plus, NHS treatment is now covered in full up to NHS band limits.

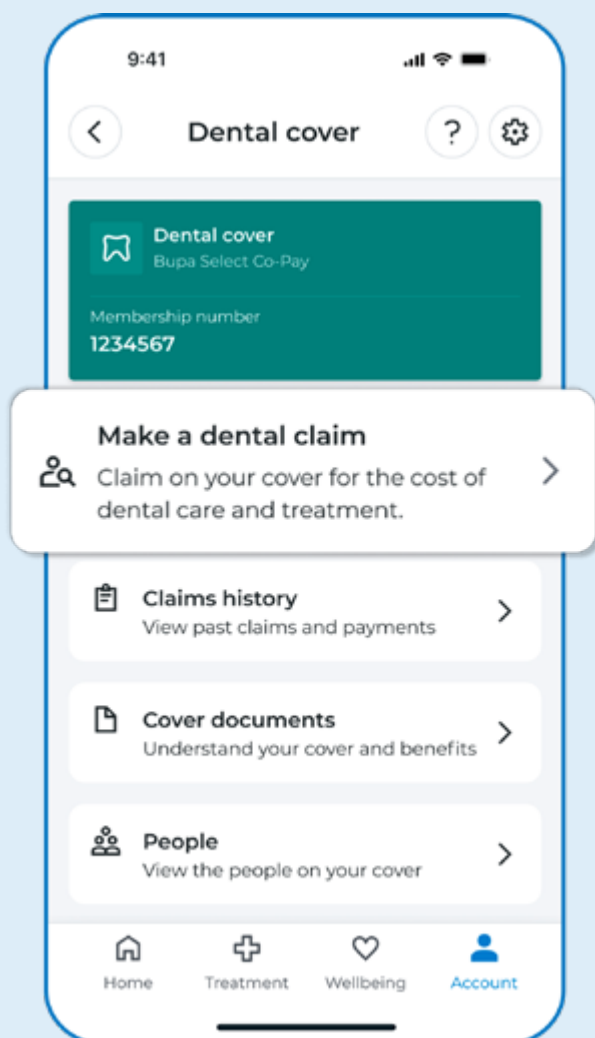
Simplifying our policy guide

We've redesigned our policy guide to make it easier to read and understand. We've enhanced how you can search the document online too, so you can find what you're looking for, quicker.

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 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 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.



Save big with Bupa rewards



You've got access to exclusive health and wellbeing rewards. Grab hundreds of discounts on days out, gyms and spas, gadgets, getaways and more. Plus save money on Bupa pay-as-you-go products like our Weight Management Plan.

[Discover your rewards](#)

What's covered

Here are the **maximum allowances** you and each person covered on the policy can claim up to in each policy year. The table shows whether the amount you can claim is for each visit, or appliance, or if it's a yearly allowance. The '**Policy Terms including what is and isn't covered**' section of the policy guide explains what you can and can't claim for.

		Level 1	Level 2	Level 3	Level 4	Level 5
Worldwide preventive benefits						
New-patient examination one new-patient appointment in each policy year at a Bupa Dental Care practice or any other dental practice	At a Bupa Dental Care practice	 Costs are covered in full				
	At any other dental practice	up to £60	up to £70	up to £90	up to £100	up to £130
Routine examination or check-up for each appointment, there is no limit on the number of appointments you can claim for in each policy year	At a Bupa Dental Care practice	 Costs are covered in full				
	At any other dental practice	up to £40	up to £60	up to £80	up to £90	up to £110
Scale and polish for each appointment, there is no limit on the number of appointments you can claim for in each policy year	At a Bupa Dental Care practice	 Costs are covered in full				
	At any other dental practice	up to £55	up to £75	up to £110	up to £120	up to £140
Dental X-rays for each policy year	At a Bupa Dental Care practice or any other practice	up to £45	up to £55	up to £90	up to £100	up to £110
	At a Bupa Dental Care practice	 The cost of X-rays is fully covered, even after you've used up your allowance.				

		Level 1	Level 2	Level 3	Level 4	Level 5
Worldwide restorative benefits						
Fillings, composite bonding, fissure sealant and topical fluoride for each policy year	At a Bupa Dental Care practice or any other dental practice	up to £200	up to £300	up to £350	up to £400	up to £450
Major restorative dental treatment for each policy year		Your policy pays 80% of the costs up to:				
		£325	£500	£800	£2,000	£3,000
NHS Treatment						
NHS dental treatment up to NHS limits		Costs are covered in full up to NHS dental treatment limits when treated by an NHS dentist.				
Other dental treatment						
Orthodontic treatment UK only for each policy year	At a Bupa Dental Care practice or any other dental practice	up to £300	up to £400	up to £500	up to £600	up to £700
Emergency dental treatment Worldwide cover		You can claim for up to two emergencies in each policy year, up to £500 for each emergency.				
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.				

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.

Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2026

bupa.co.uk/dental