



Dental Plan

Introducing **Bupa** **dental insurance**

Better dental care starts here

For your people, and your business

Help your people 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.

What you get at a glance

A dental benefit that supports your business:



helps minimise disruption with reliable appointments and fuss-free claiming



can help attract and keep top talent with a benefit people love to see



shows your people you're committed to a happier, healthier workplace

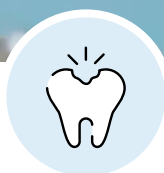
Our key dental benefits:

- ✓ care at Bupa-owned practices
- ✓ money back on routine check-ups and treatment
- ✓ all included treatment across levels 1 to 5 for most 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



What's the deal with dental care?

Demand for top quality dental care is increasing and more people than ever are using their private cover. We've seen the number of claims and the cost of treatment increase.



4 in 10

adults in the UK have tooth decay.

UK Government, 2025



6 million

adults in the UK have had long-lasting pain caused by toothache.

Oral Health Foundation, 2025



40 miles

Two million adults in the UK have to travel at least 40 miles to access dental care.

Oral Health Foundation, 2025



40%

of employees have called in sick or left work early due to dental pain.

Bupa internal data, 2025



3 in 10

adults admit to delaying dental treatment because of dental anxiety.

Bupa internal data, 2025



40%

of adults delayed treatment due to worries about the cost.

Bupa internal data, 2025

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, your people can stick with your current one, if you've got a good thing going.

Get treated

Get the treatment they need from their chosen dentist.

Get going

At most Bupa Dental Care practices, we'll sort the admin at the reception desk. Their treatment may even be fully covered, up to their benefit allowances, so there's nothing extra for them to pay.

Claim in a tap with the app



If your people choose not to use a Bupa Dental Care practice, they just need to keep a copy of their receipt and submit their claim to us in the **My Bupa app**. They can also make and manage claims through the My Bupa online portal.

A close-up photograph of a woman with dark hair, smiling broadly and showing her teeth. She is wearing a light blue dental bib. The background is slightly blurred, showing what appears to be a dental office setting.

Only Bupa owns the care and the cover

Your employees can use their Bupa cover at any dental practice they like – NHS or private. **But choosing a Bupa Dental Care practice just makes sense.**

With over 360 of our own practices, we're uniquely positioned to deliver faster and smoother dental care to your team. In fact, you won't find any other insurer on the high street with their own centres. It means your people can be seen, treated and cared for all by Bupa experts.

From all included treatment to instant claiming at the reception desk, it means your people can book in, have their check up, and be out in a flash with no forms to fill out.

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

Bupa UK Insurance is
rated **Excellent**

Based on 30,722 reviews



★ Trustpilot

Nothing to pay for preventive treatments

When your people visit a **Bupa Dental Care practice**, all their check ups, X-rays and cleans are included in the price of their cover.

**There's nothing to pay on the day,
no matter what level they're on.**



New patient exam*



Routine check-ups
New: X-rays fully covered



Scale and polishes

Prevention pays off

It's easier than ever for your employees 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**. Your team can also claim for their check-ups, X-rays and scale and polishes as often as they need to, with no cap on visits.

It could mean they start seeing the dentist more regularly, helping to reduce time off for unexpected problems.

*If the dentist needs to take small x-rays (bitewing or periapical) as part of their new patient examination, these are also included at no additional cost. They can only claim for one new patient exam in each policy year.

**Better with
Bupa**



We'll cover most preventive treatment in full, with nothing extra to pay on the day.
Only at Bupa Dental Care practices.



Better savings, ready to be locked in

They can save up to **20% off**
the cost of their treatment.*

Making benefit allowances stretch even further.

*They must tell the dentist they have Bupa dental insurance and provide their membership number prior to their appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist they 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
they visit a Bupa
Dental practice.



Less waiting. More smiling

Only at Bupa Dental Care practices can they book with confidence.

Their time matters. So we respect it. That's why we offer fast, online bookings. We'll confirm their appointments quickly, so there's no waiting, and no wondering.

On the day, there's no faffing around with forms either. They're seen fast, sorted sooner and back to their best with a smile on their face, all before their next meeting. It's the care they need, without losing hours to downtime.

*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. They'll need to send us a claim for a dental injury. For oral cancer claims they'll need to call us.

Better with
Bupa



Customers can book easily online into our practices. And with **Instant Claim**, we'll quickly sort their admin at the reception desk.

More for your money

New
for
renewal

Bigger and better benefits

To help your employees get more from their policy, we've increased the benefit allowances on all levels of cover for **scale and polish** appointments and **X-rays**.

In addition, if you visit a **Bupa Dental Care practice**, X-rays are now **fully included** as well.

Benefit allowances for **fillings** have also increased across all levels of cover. Additionally, dental scans will now be covered through the major restorative allowance.

We've improved how much we pay per **emergency** across all levels of cover. They can now claim for up to £500 for each emergency and claim for two emergencies in each policy year.

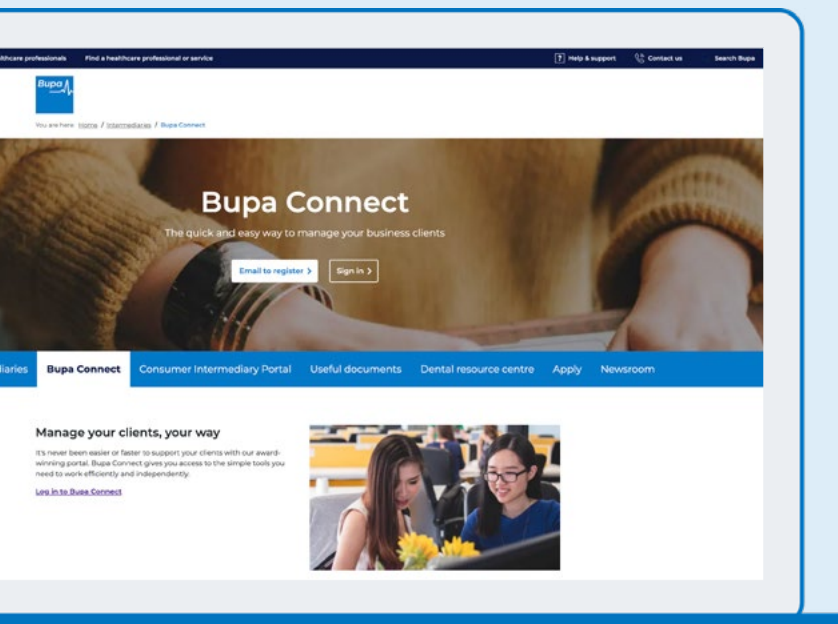
For those who choose NHS dental treatment, we're making cover more comprehensive than ever. Eligible NHS treatment is now fully covered up to NHS band limits across all levels of cover.

Simplifying our policy guide

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

Dental care that works around your work

At their desk 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

In-app or online, it's their dental cover in their hands. With My Bupa, employees can see their benefit allowances and how much more they can claim before their policy renews. They can also send claims and manage their cover all from their phone.

Oral Healthline

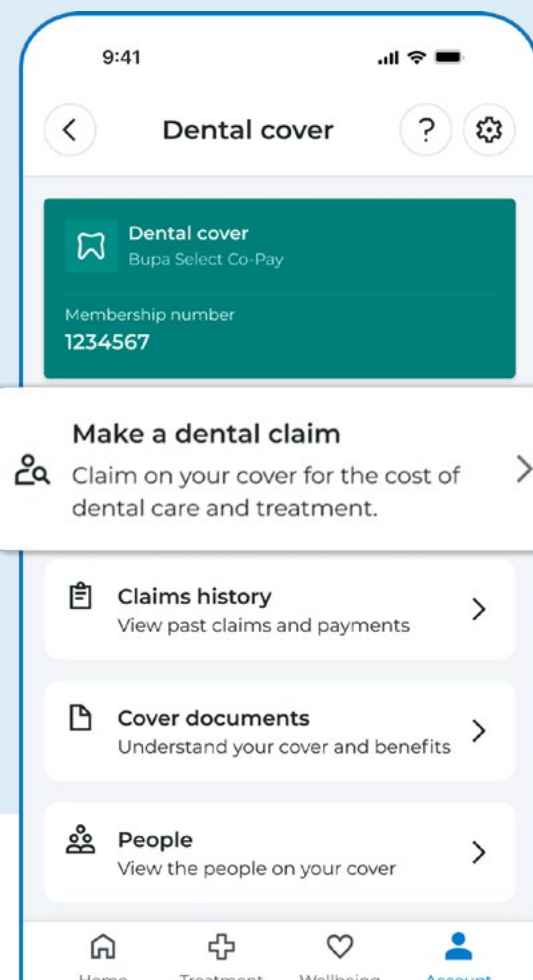
From check-ups to emergencies, there's fast phone advice with our dedicated support line. They can call us on **0333 015 5255**.*

Worldwide cover†

It's good to know that wherever they go, they can claim for most treatments, up to their benefit allowance.

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

†Worldwide cover excludes orthodontic treatment and oral cancer treatment.



They're in safe hands

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 your people speedy answers on any dental worries.

*Lines are open 9.30am to 5pm Monday to Friday. We may record or monitor our calls.



Anxious patient support

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



[Scan to read our dental anxiety guide](#)

What's covered

Here are the **maximum allowances** your employees and each person covered on the policy can claim up to in each policy year. The table shows whether the amount they 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 they 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