



Dental Choice

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

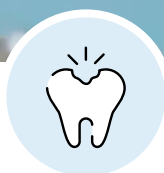
Our key dental benefits:

- ✓ care at Bupa-owned practices
- ✓ all included new patient exam at Bupa Dental Care practices
- ✓ money back on routine check-ups and treatment
- ✓ 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 they've got a good thing going.

Get treated

Get the treatment they need from their chosen dentist.

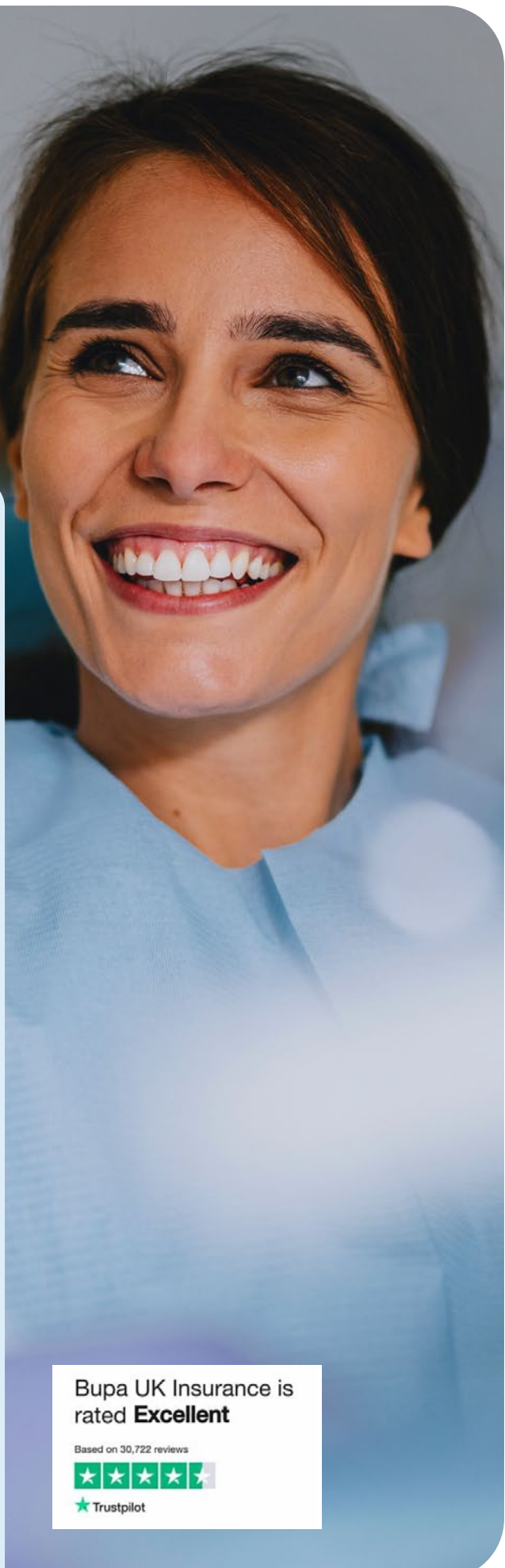
Get going

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 looking upwards and to the right. 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.

And with nothing to pay on a new patient exam and instant claiming at the reception desk, it means your people can book in, have their examination, 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

A new patient exam, on us

When your people visit a **Bupa Dental Care practice** for the first time, their new patient exam is included in the price of their cover.

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

Small x-rays are also included at no extra cost.



**New patient
exam**

Prevention pays off

With a new patient examination on us, and **big benefits at Bupa practices**, it's easier than ever for your employees to stay ahead of issues before they start.

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

**Better with
Bupa**



We'll cover their new patient exam in full, with nothing to pay on the day. **Only when they visit a Bupa Dental Care practice.**



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. 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



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

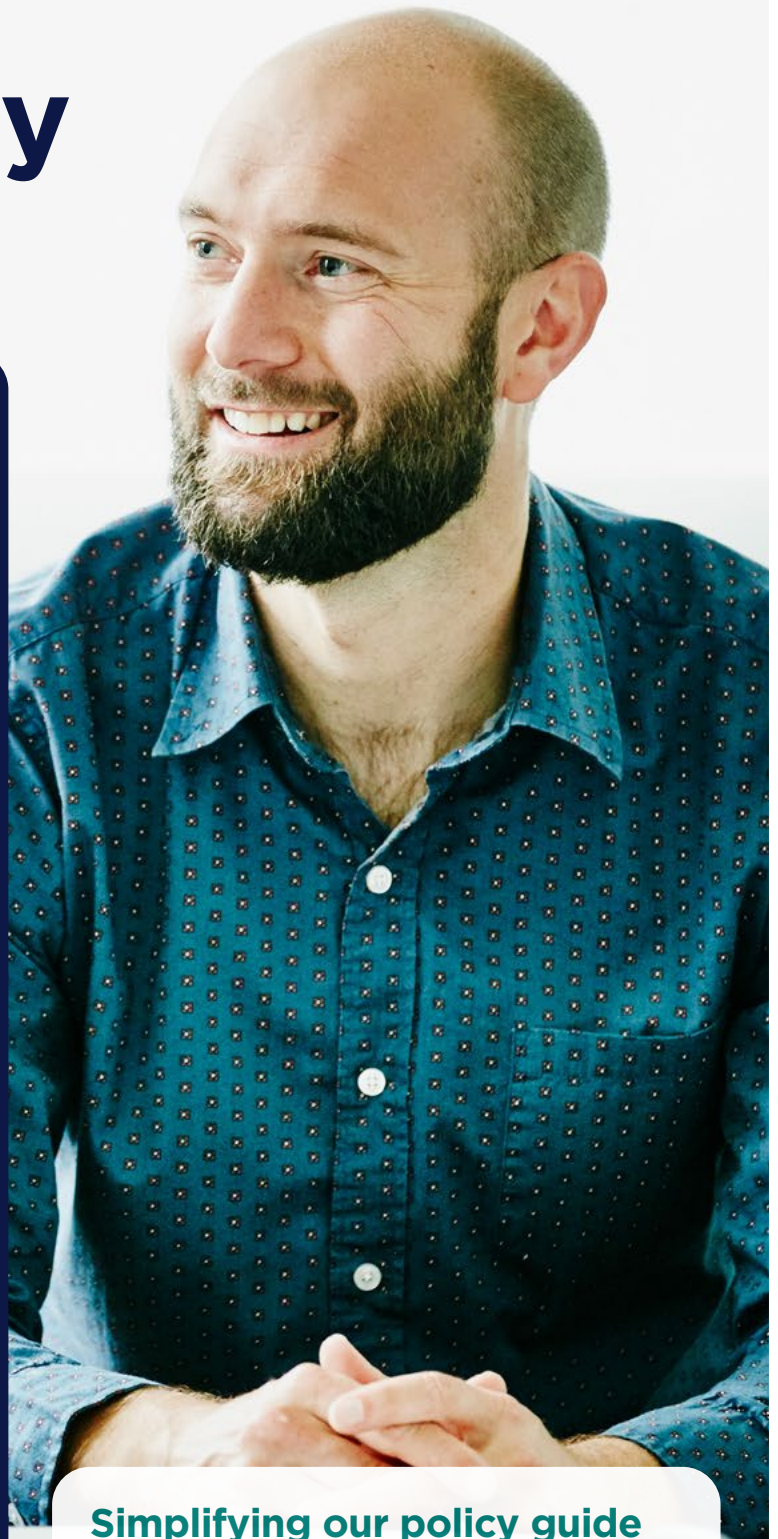
Bigger and better benefits

We're always working to make your people's cover better. That's why we've increased their benefit allowances for **preventive treatment**. That's bigger allowances for routine examinations across all levels, and an increase to scale and polishes across Choice 1 to 4. What's more, we've simplified our **X-ray benefit**, including increasing benefit allowances across all levels of cover and making our descriptions clearer.

The Inlay, Onlay and Porcelain veneer benefits that were previously **per tooth and per course of treatment** each now come with a **single annual allowance**, making it easier to understand what's covered on their policy. We've also increased allowances, so they can claim more over the year if they need to.

We've combined the **crown and bridge benefits** into one annual allowance at the higher level of cover limit. Posts and repairs are now included, giving your people one straightforward benefit.

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. Plus, NHS treatment is now covered in full up to NHS band limits.

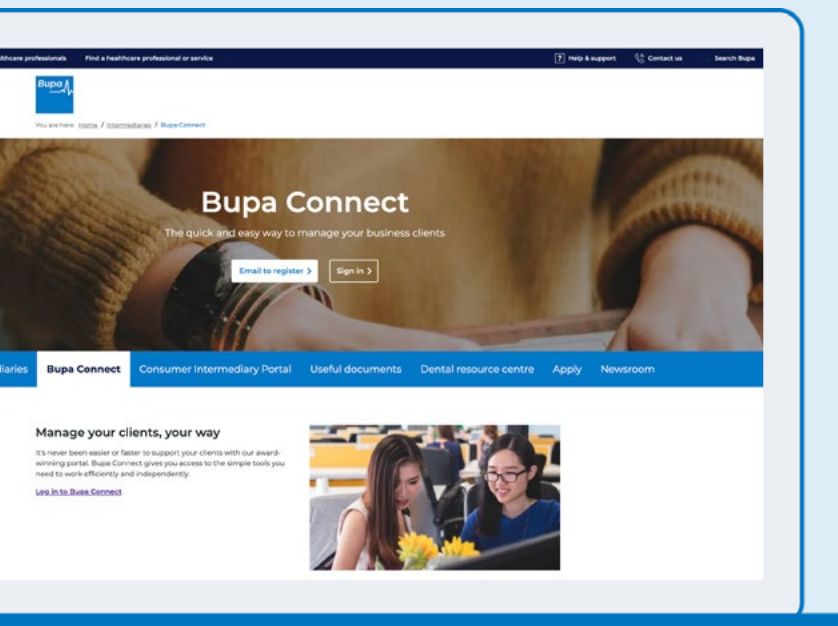


Simplifying our policy guide

We've redesigned our policy guide to make it easier to read and understand. We've enhanced how 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

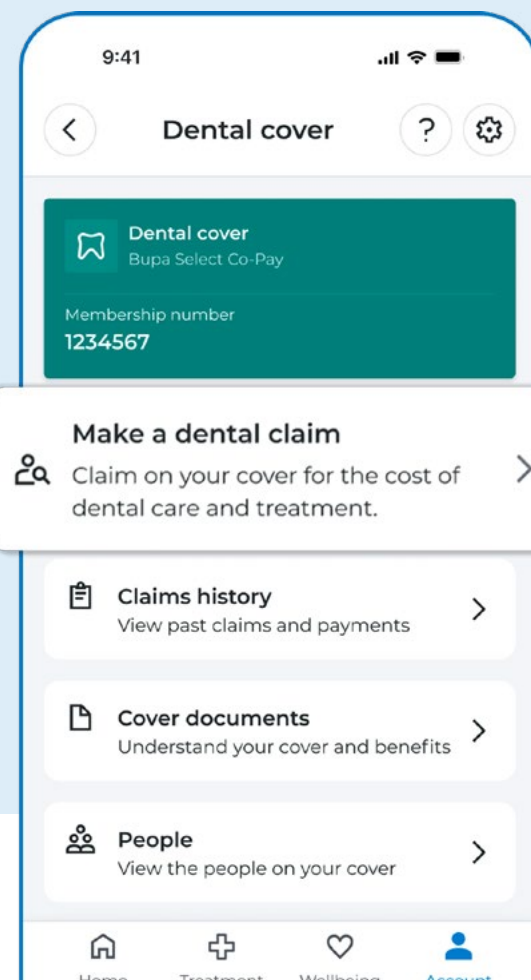
From check-ups to emergencies, there's fast phone advice with our dedicated support line. They can call us on **0333 015 5255**.*

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.

Check your membership certificate to see your level of cover					
	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Worldwide preventive benefits					
New-patient examination or specialist consultation one new-patient examination or specialist consultation in each policy year at a Bupa Dental Care practice or any other dental practice	up to £50	up to £60	up to £70	up to £80	up to £100
	 All Included If you choose to have your new-patient examination at a Bupa Dental Care practice, it will be fully covered.				
Routine examination or check-up for each appointment*	up to £35	up to £45	up to £55	up to £70	up to £80
Scale and polish for each appointment*	up to £40	up to £50	up to £60	up to £70	up to £110
Periodontal treatment (treatment of the gums) for each appointment*	up to £90	up to £95	up to £105	up to £120	up to £130
Dental X-rays for each X-ray, there is no limit on the number of X-rays you can claim for in each policy year	up to £15	up to £25	up to £30	up to £40	up to £45
Dental scans for each scan, there is no limit on the number of scans you can claim for in each policy year	up to £15	up to £25	up to £30	up to £40	up to £45

*For each appointment, there is no limit on the number of appointments they can claim in each policy year.

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Worldwide restorative benefits					
Fillings and composite bonding for each tooth	up to £60	up to £85	up to £95	up to £120	up to £165
Fissure sealant for each tooth	up to £20	up to £25	up to £30	up to £35	up to £40
Topical fluoride treatment for each tooth	up to £35	up to £40	up to £45	up to £50	up to £55
Root canal treatment including apicectomy for each tooth	up to £115	up to £160	up to £205	up to £305	up to £355
Surgical implant including the implant, abutment and crown in each policy year	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
Tooth removal (extraction) for each tooth	up to £50	up to £55	up to £80	up to £100	up to £140
Inlay or onlay for each policy year	up to £200	up to £300	up to £400	up to £500	up to £600
Porcelain veneer for each policy year	up to £300	up to £400	up to £500	up to £600	up to £700
Crowns and bridges including any posts or repairs, for each policy year	up to £425	up to £600	up to £750	up to £900	up to £1,100
Denture including repairs, relines, lost and stolen dentures, for each denture	up to £360	up to £450	up to £500	up to £650	up to £800
Mouthguard one mouthguard in each policy year	up to £85	up to £150	up to £175	up to £200	up to £225
Any other clinically necessary restorative dental treatment for each policy year	up to £65	up to £75	up to £85	up to £115	up to £125

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

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