Bupa dental insurance.
Better for business

A valuable benefit for business.
Bupa Dental Plan.
Why choose Bupa dental insurance?

It’s simple. As your health and wellbeing partner, our aim is to help you build a healthier, happier and more productive workforce, so you’re ready to face the challenges of tomorrow.

18% of people said their dental health was one of their biggest health and wellbeing concerns. Dental worries are as high as cancer (also at 18%) and ahead of heart health worries (15%).* So, we’re committed to providing you with a benefit your people will really use and value.

You’ll be helping your employees claim cash-back on their dental treatment, private or NHS. We’ll cover preventative and restorative treatment, as well as emergency, injury, orthodontic and oral cancer treatment. This could help you attract and keep the best talent in a tough job market.

*According to the new Bupa Wellbeing Index, a landmark survey conducted amongst 8,000 UK adults that has uncovered the state of the nation’s health and wellbeing.
A benefit that’s in demand.

Dental care is an essential part of our health and wellbeing. However, many are finding it increasingly hard to access.

Rising costs and an exponential increase in NHS wait times means dental problems are being left untreated. It’s thought that almost 40 million NHS dental appointments have been missed, since the pandemic began.

With our dental cover, you’ll be filling the need for accessible dental care. You’ll be helping your employees claim for their dental treatments up to benefit limits whilst making sure you’re attracting and keeping the best talent in an increasingly competitive job market.

Waiting up to 3 years
Between January and March 2021, some NHS patients were being asked to wait up to 3 years for appointments and 6 weeks for emergency care.¹

42% struggle to pay dental costs
Over a third of people either struggle to pay for or avoid dental treatment entirely because they can’t afford the cost.

Oral cancer is left untreated
Incidents of oral cancer have increased by almost 50% in the last decade, whilst referrals fell by 65% in 2020.²

Linking oral and general health
Research shows that if left untreated, gum disease can lead to an increased risk of heart disease, a stroke or even Alzheimer’s disease.³

By making it quicker, easier and less expensive for your employees to get to the dentist, Bupa dental insurance can help answer all these concerns and more.
Dental care that’s easier to access and manage.

Rising costs and delays are making it harder for people to access the dental care they need. With Bupa dental insurance, your employees can see any dentist they like, but a Bupa Dental Care practice is never far away – we have over 470 of them across the UK. What’s more, in our Dental Insurance Network, dental insurance customers can receive benefits such as member discounts and smoother claiming journeys with Instant Claim.

**Bupa Dental Insurance Network**

- **Instant Claim**
  We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, employees can settle their claim instantly at the desk, paid up to benefit limits.

- **Up to 20% discount**
  When employees use a Bupa Dental Care practice in our network, they can receive up to 20% off the cost of general treatments.

**Flexible support**

- **Bupa Dental Care support line**
  We guarantee an appointment at one of our practices, or we can arrange a phone or video consultation to give fast advice.

- **Bupa Finder**
  Finder, our unique, online tool, helps you to easily locate your nearest Bupa Dental Care practice and see what benefits are offered there.

**Easy-to-manage cover**

- **Bupa Touch**
  Bupa Touch is our members’ digital account. It allows employees to view their policy, make claims, see their history and more at the touch of a button.

- **Bupa Connect**
  Bupa Connect, our award-winning online portal, makes managing your employee’s cover easy with quick and easy tools to let you work efficiently and independently.

*Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.

**You must inform 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 centres where this offer is available go to 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.
Keeping employees at their best with leading expertise.

Clinical expertise is what we do best. Our clinical specialists are experts in their field, helping to drive the innovation of our cover forward. Through customer feedback, we’ve made some exciting changes to help keep your employees at their best.

New changes from September 2022

**No wait periods on oral cancer treatment**

We’re the only leading insurer that gives unlimited oral cancer treatment when your employees use a fee-assured consultant in a partnership facility and now, they won’t have to wait for treatment either. We’ll also cover diagnosis and any restorative treatment needed as a result of their oral cancer treatment.

**Enhanced restorative benefits**

We’ve separated our fillings and root canal benefit. Customers told us how different these procedures were. This means your employees can now claim more cash back towards a filling and a root canal. We now also cover all clinically necessary restorative dental treatment up to benefit limits.

**Cover for hospital treatment**

Previously excluded from our policy, we’ll now pay for employees’ hospital dental treatment up to benefit limits. Employees can also claim for overnight stays at £100 per night, up to £1000 per policy year.

### Bupa Dental Care expertise

Our vast network includes over 2,500 dental clinicians in 470 Bupa-owned and approved practices across the UK. We have a team of clinical specialists informing how our Bupa Dental Care practices are managed so if your employees choose us, they can be reassured they’ll be receiving high quality dental care, so they can reach their full potential at work.

**Quality care**

At Bupa Dental Care practices, employees will receive high quality oral health care. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.

**Specialist oral health treatment**

Bupa Dental Care doesn’t just offer routine dentistry. At certain practices, employees can access quality care for specialist treatments such as orthodontics, root fillings, gum treatment, oral surgery and more.

---

*As of May 2022, this analysis is based on an internally conducted review of the business dental insurance market, using publicly available information from the major insurers in the UK. This refers to standard oral cancer cover when it is included in the selected dental insurance product. We acknowledge that business schemes can have bespoke benefits. Click here to see how we compare.

†We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date. However, if you are transferring your dental insurance from another provider, we will provide continuous cover providing they had dental insurance via the previous scheme.

‡Except treatment for pre-existing gaps.
Helping you build a healthier, happier organisation.

We take care of your employees so they can focus on doing what they do best – driving your business forward. Through education, wellbeing management and preventative programmes, your people can be supported in feeling more in control of their oral health which makes for a more productive workforce.

**Health and wellbeing support**
Practical resources designed for businesses including mental health and workplace wellbeing hubs. Our dental care team have a wealth of resources to support your employees too.

**Anxious patient support**
We have specialised dentists within the Bupa Dental Care network who take care of anxious patients to support them in keeping on top of their oral health.

**Supporting you with dental anxiety.**

**Everyday Rewards**
Employees can take advantage of a specially curated range of rewards and offers to help boost wellbeing from sportswear and flower delivery to yoga sessions.

*Note: Everyday Rewards are subject to change.*

**Health insights**
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.

**Local oral health engagement**
Exclusive access to local clinicians at our Bupa Dental Care practices who can present to teams on the importance of oral health. They can also organise engagement packages for your teams to visit their practice, such as open days.
Bupa Dental Plan Table of Cover

A range of cover options to help suit your needs.

The tables show the maximum amount of benefits your employees can claim up to per person per policy.

Refer to Section 3 ‘Policy Terms’ in the membership guide for full details of what’s covered, what’s not covered and any limitations on cover by treatment type.

Worldwide preventative and restorative benefits

<table>
<thead>
<tr>
<th></th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Worldwide preventative dental treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine examination</td>
<td>£60</td>
<td>£80</td>
<td>£120</td>
<td>£140</td>
<td>£200</td>
</tr>
<tr>
<td></td>
<td>up to £30 per visit</td>
<td>up to £40 per visit</td>
<td>up to £60 per visit</td>
<td>up to £70 per visit</td>
<td>up to £100 per visit</td>
</tr>
<tr>
<td></td>
<td>maximum of two visits per policy year</td>
<td>maximum of two visits per policy year</td>
<td>maximum of two visits per policy year</td>
<td>maximum of two visits per policy year</td>
<td>maximum of two visits per policy year</td>
</tr>
<tr>
<td>Scale and polish</td>
<td>£80</td>
<td>£100</td>
<td>£160</td>
<td>£180</td>
<td>£250</td>
</tr>
<tr>
<td>(by your dentist or hygienist)</td>
<td>up to £40 per visit</td>
<td>up to £50 per visit</td>
<td>up to £80 per visit</td>
<td>up to £90 per visit</td>
<td>up to £125 per visit</td>
</tr>
<tr>
<td>Virtual routine examination</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>£20</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>per policy year</td>
</tr>
<tr>
<td>Dental X-rays and scans</td>
<td>£40</td>
<td>£50</td>
<td>£80</td>
<td>£90</td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>per policy year</td>
</tr>
<tr>
<td><strong>Worldwide restorative dental treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, fissure sealant, and topical fluoride</td>
<td>£150</td>
<td>£250</td>
<td>£300</td>
<td>£350</td>
<td>£375</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>per policy year</td>
</tr>
<tr>
<td>Extractions</td>
<td>£100</td>
<td>£150</td>
<td>£200</td>
<td>£200</td>
<td>£250</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>per policy year</td>
</tr>
<tr>
<td>Major restorative dental treatment</td>
<td>We contribute 80% towards the cost of your major restorative dental treatment up to</td>
<td>£275</td>
<td>£450</td>
<td>£700</td>
<td>£2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>per policy year</td>
</tr>
</tbody>
</table>

Other dental benefits

<table>
<thead>
<tr>
<th></th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Orthodontic treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UK only</strong></td>
<td>£300</td>
<td>£400</td>
<td>£500</td>
<td>£600</td>
<td>£700</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>per policy year</td>
</tr>
<tr>
<td><strong>Emergency dental treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worldwide cover</strong></td>
<td>£1,000 per policy year consisting of four emergencies, up to £250 each</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dental injury treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worldwide cover</strong></td>
<td>£5,000 per policy year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Oral cancer treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UK only</strong></td>
<td>paid in full to diagnose and to treat oral cancer when using a fee-assured consultant in a partnership facility</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cash benefit for hospital stay</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UK only</strong></td>
<td>£100 for each night you stay in hospital, up to £1,000 per policy year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham, RM9 6BF. Terms and conditions can be found at bupa-rewards.bupa.co.uk/terms-conditions

Bupa Investments Limited and Paragon Customer Communications Limited will use your information for the purposes of the administration of Everyday Rewards. For details of how your information will be processed by Bupa, please visit bupa.co.uk/privacy

Everyday Rewards by Bupa is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority. Bupa dental insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 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 No. 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2022