

**Bupa dental insurance.**  
**Better for business**



**A valuable benefit  
for business.**  
**Bupa Dental Choice.**

# 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.



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of people said their dental health was one of their biggest health and wellbeing concerns.\*

\*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.

## 9 in 10

A 2022 investigation from BBC News and the British Dental Association has found 9 in 10 NHS dental practices across the UK are not accepting new adult patients for treatment under the health service.<sup>1</sup>

<sup>1</sup> [bbc.co.uk/news/health](https://www.bbc.co.uk/news/health), 2022



## 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.<sup>2</sup>

<sup>2</sup>Oral Health Foundation.



## 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.<sup>3</sup>

<sup>3</sup>British Heart Foundation.



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 360 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

## Flexible support

### 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.

### 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.

### 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.

### 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 employees' 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](http://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



### Improved oral cancer cover

We're the only leading insurer that gives unlimited oral cancer treatment<sup>^</sup> 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.<sup>†</sup>



### Enhanced restorative benefits

We've introduced a top level of cover, Choice 5, and are also increasing 32 benefit limits. Your employees can now claim even more cash-back on important procedures such as fillings and root canals. They can also claim more cash-back for implants, crowns, bridges, veneers and orthodontic treatment.



### 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 360 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.

<sup>^</sup>As of May 2023, 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.

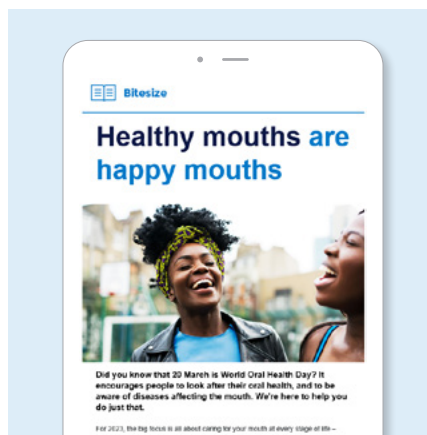
<sup>†</sup>We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date. However, if you are transferring your dental insurance from another provider, we will provide continuous cover providing they had dental insurance via the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

# 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.

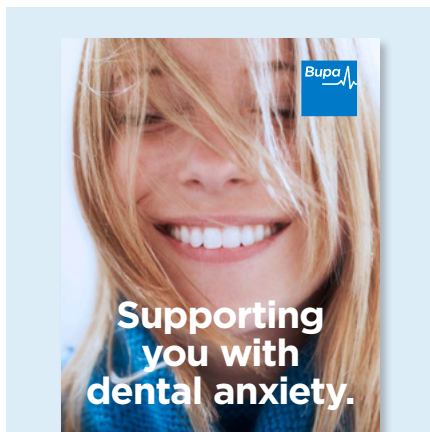
## Health and wellbeing support

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.



## Health insights

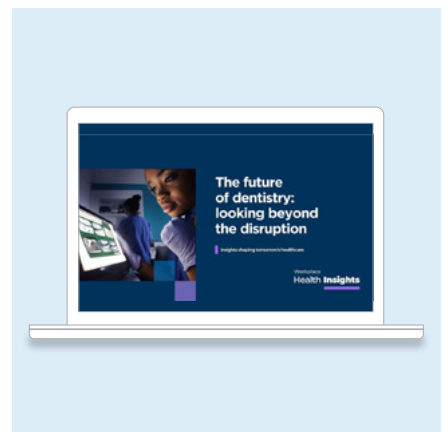
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.



## 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.



## 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.



## 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 Choice 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 year.

Where we say per course of treatment in the Table of Cover this means all visits relating to each full course of treatment including preparation, supply and fit.

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 dental treatment

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
<b>Dental examinations</b>					
Routine examination	up to £27.50	up to £30	up to £40	up to £52	up to £65
	per visit, unlimited visits per policy year				
New patient examination or specialist consultation	up to £40	up to £50	up to £65	up to £75	up to £90
	one visit per policy year				
<b>Dental X-rays</b>					
Small X-ray including bitewing or intraoral	up to £6	up to £8	up to £10	up to £12	up to £15
	per X-ray, unlimited X-rays per policy year				
Other dental X-rays or scans	up to £15	up to £25	up to £30	up to £38	up to £45
	per X-ray or scan, unlimited X-rays or scans per policy year				
<b>Scale and polish</b>					
Scale and polish (by your dentist or hygienist)	up to £25	up to £40	up to £50	up to £60	up to £100
	per visit, unlimited visits per policy year				
<b>Periodontal treatment</b>					
Periodontal treatment	up to £90	up to £95	up to £105	up to £120	up to £130
	per visit, unlimited visits per policy year				

### Worldwide restorative dental treatment

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Filling (white, silver and amalgam)	up to £45	up to £70	up to £80	up to £105	up to £150
	per tooth				
Fissure sealant	up to £20	up to £25	up to £30	up to £35	up to £40
	per tooth				
Topical fluoride treatment	up to £30	up to £35	up to £40	up to £45	up to £50
	per tooth				
Root canal treatment	up to £110	up to £155	up to £200	up to £300	up to £350
	per tooth, per course of treatment				

## Worldwide restorative dental treatment (continued)

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
<b>Extraction and surgical treatment</b>					
Surgical implant	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
	per policy year				
Simple extraction	up to £20	up to £32	up to £55	up to £75	up to £140
	per tooth				
Surgical extraction (flap raised)	up to £50	up to £55	up to £80	up to £100	up to £140
	per tooth				
Apicectomy	up to £58	up to £100	up to £120	up to £150	up to £175
	per tooth, per course of treatment				
<b>Restorative dental treatment</b>					
Inlay/onlay	up to £125	up to £175	up to £260	up to £350	up to £375
	per tooth, per course of treatment				
Veneer	up to £215	up to £240	up to £270	up to £390	up to £425
	per tooth, per course of treatment				
Crown	up to £210	up to £250	up to £325	up to £480	up to £500
	per tooth, per course of treatment				
Bridge	up to £425	up to £600	up to £750	up to £900	up to £1,100
	per course of treatment				
Repair of bridge or crown	up to £25	up to £30	up to £35	up to £55	up to £75
	per course of treatment				
Post for crown (cast post and core, or prefabricated post and core)	up to £35	up to £56	up to £90	up to £110	up to £125
	per tooth, per course of treatment				
<b>Denture</b>					
Upper or lower denture (partial or full)	up to £360	up to £450	up to £500	up to £650	up to £800
	per denture, per course of treatment				
Repair or relines of a denture (partial or full)	up to £30	up to £35	up to £40	up to £50	up to £60
	per repair				
<b>Other treatment</b>					
Mouthguard (partial or full)	up to £82	up to £150	up to £175	up to £200	up to £225
	maximum of one mouthguard per policy year				
Any other clinically necessary restorative dental treatment	up to £65	up to £75	up to £85	up to £115	up to £125
	per policy year				



## Other dental benefits

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Orthodontic treatment UK only	up to £425	up to £500	up to £580	up to £660	up to £750
	per policy year				
Anaesthetist fees (sedation) Worldwide cover	up to £65	up to £70	up to £75	up to £80	up to £100
	per policy year				
Emergency dental treatment Worldwide cover	£1,000 per policy year consisting of four emergencies, up to £250 each				
Dental injury treatment Worldwide cover	up to £5,000 per policy year				
Oral cancer treatment UK only	paid in full to diagnose and to treat oral cancer when using a fee-assured consultant in a partnership facility				
Cash benefit for hospital stay UK only	£100 for each night you stay in hospital, up to £1,000 per policy year				

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