The way dental cover should be. Bupa Dental Plan.
Dental care should be easy to access. We make it that way.

With Bupa Dental Insurance you get clear, no fuss, convenient cover. We give you the reassurance of being able to access a dentist quickly and easily and no matter what level of cover you’re on you’ll get cash back towards everyday dental costs, such as dental check-ups, and treatments. You’ll also be covered for dental injury, emergency, and oral cancer. Helping you make the most of your dental health.

9 in 10
Many are struggling to find care with 9 in 10 NHS dental practices in the UK not accepting new adult patients in 2022.¹

Nearly 1 in 4
in the UK are delaying treatment because of rising costs.²

34%
Oral cancer cases have risen by 34% over the last decade whilst 5 in 10 UK adults struggle to see a dentist.³

¹ BBC, BDA, 2022 ² YouGov, 2023 ³ Oral Health Foundation, 2022
Your insurance.

Our practices.

Only Bupa unites dental insurance with over 360 Bupa-owned practices across the UK. This gives us extensive coverage to help you get help fast.

We give you the freedom to see any dentist you like, but choosing to see a dentist within the Bupa Dental Insurance Network opens up benefits such as discounts, Instant Claim and access to trusted expertise.

**Discounts**
Get up to 20% off your dental treatment when you use a Bupa Dental Care practice in our network.*

**Instant Claim**
We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, we’ll settle your eligible claims for you instantly at the reception desk. Paid up to benefit allowances.

**Trusted expertise**
Trusted care that’s easy to access. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.

Find your local Bupa Dental Care practice at finder.bupa.co.uk

You can also secure your next routine examination or hygiene appointment on Finder. Click ‘Book an appointment’ to plan your visit, subject to availability.

*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.
How it works in practice.

1. You have a sore tooth and you’d like to book an appointment.

2. Search finder.bupa.co.uk for a convenient practice to go to in the Bupa Dental Insurance Network or contact the Bupa Dental Care support line on 0808 115 5642.

3. There’s a Bupa Dental Care practice nearby, you call the practice and get an appointment.

4. You attend your appointment and the problem is sorted by an experienced dentist.

5. Afterwards, your claim is settled instantly at the desk with Instant Claim*, with a 10 or 20% discount^^ on top because you’re a Bupa dental insurance member.

6. You schedule your next check up for six months time. You’ll get emails from Bupa Dental Care asking how your treatment went and reminding you when it’s time for your next appointment.

*Instant Claim is not available in all Bupa-owned practices.

^^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.
Dental cover should be flexible.

Already have a dentist?
No problem. You can stay with your own dentist or choose a Bupa Dental Care practice.

Choose how you see your dentist
You don’t have to visit a dentist in person to get a professional opinion on your oral health. Our cover includes cash back towards virtual routine examinations.

Worldwide cover^ 
Whether you’re staying home or travelling, you’re covered for eligible treatment.

^Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.
Dental cover should be **reassuring**.

**Enhanced preventative benefits**
The cost of dental treatment is rising, so we’ve increased benefit allowances for preventative treatments. You can now claim more cash back towards a routine examination or scale and polish.

**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.*

**We cover all clinically necessary restorative dental treatment**
Up to benefit allowances we’ll pay cash back towards treatment recommended by a dental professional to keep your teeth and gums healthy and free from pain.

**Planned treatments honoured**
We cover most pre-existing or pre-planned treatments (apart from those to correct a pre-existing gap).

**Straightforward ways to claim**
We’ve made it easier for you to submit claims. When claiming for preventative dental treatment such as a check up, X-ray or scale and polish, you’ll only need to send the invoice or receipt from your dentist.

**Cover for hospital treatment**
Some treatments need to be carried out in a hospital, so it’s good to know you’re covered for this too, up to benefit allowances.

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*We do not cover oral cancer that was diagnosed or for which you had symptoms or investigations before your cover start date. If your group is transferring your dental insurance from another provider to us, we’ll provide continuous cover so long as you had dental insurance via the previous provider and your policy covered against oral cancer.*
Dental cover should be easy to manage.

**Online access**
By creating a digital account on Bupa Touch, you have always-on access to your policy and claims history. You can also make claims easily online and see what benefit allowances you have remaining.**

**Stay informed**
We’ll send you regular updates via our newsletter.

**Find a dentist**
Our unique online tool, Finder, helps you easily locate your nearest Bupa Dental Care practice and see all the benefits offered there.

**Some claims cannot be submitted online, including dental injury and hospital cash benefit claims and claims for overseas treatment. You will need to call us if you wish to claim for oral cancer treatment.**
Dental cover should give you more.

Added extras to look after your health and wellbeing.

**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.

**Health and wellbeing Rewards**

You can join the Bupa Everyday Rewards programme which offers discounts focused on health, leisure and wellbeing.

**Trusted health information**

Our health hubs help you to be proactive about your overall health. You’ll also get quarterly emails to help you stay on top of your wellbeing, plus timely reminders to book check ups if you choose a Bupa-owned practice.
Here are details of the maximum amount you and anyone covered on your policy can claim up to in each policy year. These benefit allowances are per person and the membership certificate will show the level of cover.

Full details of what is and isn’t covered can be found in Section 3 of the membership guide. You can use your digital account to see your benefit allowances and what you have left to claim before your cover renews.

### Bupa Dental Plan Table of Cover

**A range of cover options to help suit your needs.**

Here are details of the maximum amount you and anyone covered on your policy can claim up to in each policy year. These benefit allowances are per person and the membership certificate will show the level of cover.

Full details of what is and isn’t covered can be found in Section 3 of the membership guide. You can use your digital account to see your benefit allowances and what you have left to claim before your cover renews.

### Worldwide preventative and restorative benefits

<table>
<thead>
<tr>
<th>Service</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>£80</td>
<td>£100</td>
<td>£140</td>
<td>£160</td>
<td>£220</td>
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<tr>
<td>(up to £40 for each visit)</td>
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<td></td>
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<tr>
<td>Scale and polish (by your dentist or hygienist)</td>
<td>£100</td>
<td>£120</td>
<td>£180</td>
<td>£200</td>
<td>£260</td>
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<tr>
<td>(up to £50 for each visit)</td>
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<tr>
<td>Virtual routine examination</td>
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<tr>
<td>(£20 for each policy year)</td>
<td></td>
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<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>(for each policy year)</td>
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<tr>
<td><strong>Worldwide restorative dental treatment</strong></td>
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<td></td>
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<td></td>
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<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>(for each policy year)</td>
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<tr>
<td>Extractions</td>
<td>£100</td>
<td>£150</td>
<td>£200</td>
<td>£200</td>
<td>£250</td>
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<td>(for each policy year)</td>
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<tr>
<td>Major restorative dental treatment</td>
<td></td>
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</tr>
<tr>
<td>We contribute 80% towards the cost</td>
<td>£275</td>
<td>£450</td>
<td>£700</td>
<td>£2,000</td>
<td>£3,000</td>
</tr>
<tr>
<td>of your major restorative treatment up to</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(£275 for each policy year)</td>
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</tbody>
</table>
### Other dental benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
</table>
| **Orthodontic treatment**  
*UK only*                                        | £300    | £400    | £500    | £600    | £700    |
| **Emergency dental treatment**  
(Worldwide cover)                              |         |         |         |         |         |
|                                             | £1,000  |         |         |         |         |
|                                             | for each policy year |         |         |         |         |
| **Dental injury treatment**  
(Worldwide cover)                              |         |         |         |         |         |
|                                             | £5,000  |         |         |         |         |
| **Oral cancer treatment**  
*UK only*                                         |         |         |         |         |         |
|                                             | paid in full to diagnose and treat oral cancer when using  
*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 in each policy year |         |         |         |         |
Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ. Terms and conditions can be found at bupa.co.uk/rewards

Everyday Rewards by Bupa is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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Arranged and administered by:
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To find out more, visit bupa.co.uk/dental/dental-insurance/employee-support