The way dental cover should be.
Bupa Dental Plan

Bupa dental insurance
Seeing a dentist shouldn’t be difficult

We all need dental care, but with long wait times and rising costs, accessing it isn’t always easy. With our dental cover you get quick access to a dentist and cashback on your treatment costs.

It’s clear, no fuss, convenient cover, for healthier smiles all round.

Getting started

Download our quickstart guide for help getting set up, having treatment or making a claim.

You’ll find answers to common questions in our What to expect guide.

Remember, you can see exactly what you’re covered for in your membership guide.
We’re the only insurer with our own dental practices – over 360 of them across the UK. That’s over 2,500 Bupa dental professionals working hard to get you smiling again. It means from cover to care, you’re in safe hands.
Big benefits at Bupa practices

We’re all about options. So, you can find your local Bupa dentist, stick with your current one, or see any other dentist you like for treatment.

Using a Bupa dental practice unlocks a range of benefits

**Speedy, hassle-free claiming**
At most practices, we’ll settle your claim at the reception desk with our **Instant Claim** service.

**Discounts**
Get up to 20%* off the cost of general dental treatments.

**Guaranteed appointments**
There’s always a space at our practices so your dental worries get sorted sooner.

**We’re never far away**
Over 360 practices across the UK means less time spent travelling to appointments.

Finding a Bupa dentist is easy
Use **Finder**, our time-saving search tool to find your nearest dentist and book your next check-up online.

*You must tell 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 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.
How our dental cover works

1
Choose your dentist
Stick with your current one or head to Finder to book in with a Bupa dentist.

2
Attend your appointment
Get the treatment you need from your chosen dentist.

3
Claim costs back up to your benefit allowances
At most Bupa practices, we’ll settle your claim there and then.

Not using a Bupa dentist?
No problem. Submit your claim through My Bupa with a receipt.

*You must tell 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 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.
Giving you more choice

+ **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 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.
Here when you need us most

Fast phone advice
Our Oral HealthLine is free to use and gives you speedy answers on any dental worries.

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.

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

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.

Enhanced restorative benefits
We’ve increased our restorative benefit allowances for things like fillings. Giving you more for your money.

*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.
Your cover, on-demand

In-app or online, My Bupa makes managing your cover a breeze.

✔️ Submit claims
Submit your claims quickly and easily online.

✔️ View benefits remaining
See what you’re covered for, how much you can claim and what cashback you have left to claim.

✔️ Check claims history
Keep tabs on all your past claims.

✔️ See all cover details
Keep track of your documents, policy limits and benefit allowances.

My Bupa

Download My Bupa from the App Store or Google Play
Making your cover stretch even further

Added extras to look after your health and wellbeing.

Anxious patient support
Our specialist dentists within our network will take care of you and make sure your experience is as comfortable as possible.

Hand-picked rewards
We’ll send you exclusive health, wellbeing and leisure discounts that make you feel great.

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.

Stay in-the-know
We’ll send you regular updates, guidance and resources via our newsletter.
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 meaning everyone covered on the policy can claim up to the amounts shown.

Full details of what is and isn’t covered can be found in Section 3 of the policy guide.

Worldwide preventative and restorative 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>
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</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></td>
<td>up to £40 for each visit</td>
<td>up to £50 for each visit</td>
<td>up to £70 for each visit</td>
<td>up to £80 for each visit</td>
<td>up to £110 for each visit</td>
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<tr>
<td></td>
<td>maximum of two visits in each policy year</td>
<td></td>
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<td></td>
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<tr>
<td>New Patient Examination</td>
<td>£60</td>
<td>£70</td>
<td>£90</td>
<td>£100</td>
<td>£130</td>
</tr>
<tr>
<td></td>
<td>one visit in each policy year</td>
<td></td>
<td></td>
<td></td>
<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>
</tr>
<tr>
<td></td>
<td>up to £50 for each visit</td>
<td>up to £60 for each visit</td>
<td>up to £90 for each visit</td>
<td>up to £100 for each visit</td>
<td>up to £130 for each visit</td>
</tr>
<tr>
<td></td>
<td>maximum of two visits in each policy year</td>
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<tr>
<td>Virtual examination</td>
<td>£60</td>
<td>£70</td>
<td>£90</td>
<td>£100</td>
<td>£130</td>
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<tr>
<td></td>
<td>one visit in 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>
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<tr>
<td></td>
<td>one visit in each policy year</td>
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<td></td>
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<tr>
<td><strong>Worldwide restorative dental treatment</strong></td>
<td></td>
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<tr>
<td>Fillings, composite bonding, fissure sealant, and topical fluoride</td>
<td>£175</td>
<td>£275</td>
<td>£330</td>
<td>£375</td>
<td>£400</td>
</tr>
<tr>
<td></td>
<td>one visit in each policy year</td>
<td></td>
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<tr>
<td>Major restorative dental treatment</td>
<td>We contribute 80% towards the cost of your major restorative dental treatment up to</td>
<td>£325</td>
<td>£500</td>
<td>£800</td>
<td>£2,000</td>
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<tr>
<td></td>
<td>maximum of two visits in each policy year</td>
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Other dental benefits

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</thead>
<tbody>
<tr>
<td><strong>Orthodontic treatment</strong></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>UK only</td>
<td>£300</td>
<td>£400</td>
<td>£500</td>
<td>£600</td>
<td>£700</td>
</tr>
<tr>
<td></td>
<td>one visit in each policy year</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Emergency dental treatment (Worldwide cover)</td>
<td>£1,000</td>
<td>one visit in each policy year made up of four emergencies, up to £250</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Dental injury treatment (Worldwide cover)</td>
<td>£5,000</td>
<td>one visit in each policy year</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Oral cancer treatment</td>
<td></td>
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</tr>
<tr>
<td>UK only</td>
<td>paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility</td>
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<tr>
<td>Cash benefit for hospital stay</td>
<td></td>
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<tr>
<td>UK only</td>
<td>£100 for each night you stay in hospital, up to £1,000 in each policy year</td>
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</tbody>
</table>
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