

# Important information

## Your new Dental Allowance.



We've added a new dental allowance for anyone covered on your health insurance policy as named on your membership certificate. It can be used at any participating Bupa Dental Care practice with a **dental professional**.

### Your health insurance agreement

Please read this information together with your **membership certificate**, policy guide and any **confirmation of special conditions**. This is because, along with these, this document forms part of your health insurance **agreement** with us (it's also known as an Addendum).

Some words in this Addendum are in **bold type**. This is because they have a specific meaning which we explain in the 'What some of the words and phrases in this guide mean' section of your policy guide.

### What's covered?

- One dental appointment: Everyone on your health insurance policy can have one dental appointment each policy **year** at a participating Bupa Dental Care practice.
- £300 benefit allowance: If you need **restorative dental treatment** to keep your teeth and gums healthy and free from pain, you'll have a £300 benefit **allowance** towards the cost. This benefit **allowance** is available to each person named in your **membership certificate** in each policy **year**.
- You don't need to pay any excess on the dental allowance, and it won't affect your no claims discount or low claims bonus, if you have one.

### How it works

1. Find a practice: Visit [bupa.co.uk/dental-care](https://bupa.co.uk/dental-care) to find a practice near you. Or you can call or visit your local Bupa Dental Care practice.
2. Book your appointment: You can book your appointment with the Bupa Dental Care practice, online or over the phone. There's no need to call us to pre-authorise your appointment or **restorative dental treatment**.
3. Give them your details: Let the practice know that you have Bupa health insurance and give them your Bupa membership number.
4. Instant claim: After your dental treatment, the receptionist will send us your claim and we'll pay the practice directly, up to your benefit **allowances**.

### Need to know:

- You'll need to pay for any dental **treatment** that isn't covered by your dental **allowance** or that costs more than your £300 benefit **allowance**.
- You're not covered for any **treatment** by a third party or any **dental professional** that is not at a participating Bupa Dental Care practice.
- You can use this benefit along with any other Bupa health cover or dental cover you have, including the Bupa By You Dental 20 Add-on (Benefit A4 in the Bupa By You policy guide) if it's included within your cover and stated on your **membership certificate**.
- As you can only claim for eligible dental benefits or **allowances** once, it is important to check what existing cover you have before making a claim or using a benefit **allowance**. If you do have another policy that provides dental cover your **treatment** costs may be split. How this works is explained in the 'other insurance cover' section of your policy guide.

## Dental allowance

The following Dental allowance will be added to the 'What is covered' section of your policy guide:

### Need to know

You can use this benefit along with any other Bupa health cover or dental cover you have, including the Bupa By You Dental 20 Add-on (Benefit A4 in the Bupa By You policy guide) if it's included within your cover and stated on your **membership certificate**.

As you can only claim for eligible dental benefits or **allowances** once, it is important to check what existing cover you have before making a claim or using a benefit **allowance**. If you do have another policy that provides dental cover your **treatment** costs may be split. How this works is explained in the 'other insurance cover' section of your policy guide.

Benefit	Description	Cover
Dental allowance	<p>One dental appointment at a participating Bupa Dental Care practice for you and any <b>dependant</b> in each policy <b>year</b> is covered.</p> <p>The appointment can be for:</p> <ul style="list-style-type: none"> <li>▪ A new patient examination,</li> <li>▪ A routine check-up, or</li> <li>▪ An emergency appointment.</li> </ul> <p><b>Need to know</b></p> <p>Any clinically necessary X-rays will be included within the appointment.</p>	✓
	<p>Up to £300 benefit <b>allowance</b> in each policy <b>year</b> for you and any <b>dependants</b> if any clinically necessary <b>restorative dental treatment</b> is needed following your dental appointment.</p> <p><b>Need to know</b></p> <p>This benefit <b>allowance</b> is only available after your appointment at a Bupa Dental Care practice. Any <b>restorative dental treatment</b> following the appointment must also be at a Bupa Dental care practice.</p> <p>When we say clinically necessary <b>restorative dental treatment</b>, we mean any dental treatment, recommended by your <b>dental professional</b> at a Bupa Dental Care practice that is needed.</p>	✓
	<p>The following dental and oral treatments aren't covered:</p> <ul style="list-style-type: none"> <li>▪ Cosmetic treatment</li> <li>▪ Preventative hygienist appointments</li> <li>▪ Antibiotics, painkillers or other prescription charges</li> <li>▪ Anti-snoring devices</li> <li>▪ Dental consumables such as toothbrushes, mouthwash and dental floss</li> <li>▪ Dental injuries caused whilst participating in physical contact sport such as rugby or boxing</li> <li>▪ Dental treatment, care, or repair to gums, teeth, mouth or tongue in connection with mouth jewellery</li> <li>▪ Mouthguards</li> <li>▪ Replacement of dentures or a prosthetic appliance which have been lost or stolen</li> <li>▪ Self-inflicted dental injuries</li> <li>▪ Specialist consultations for restorative or orthodontic treatment</li> <li>▪ Surgical implants, bridges, or dentures when used to correct a pre-existing condition or pre-existing gap that occurred before your cover start date. This includes replacement of a surgical implant, bridge or denture that has previously been fitted for a tooth that was extracted before your policy began</li> <li>▪ Surgical implant, bridge or denture for a tooth that was extracted before your policy began.</li> </ul>	✗
	<p>Any appointment or treatment that doesn't take place in a Bupa Dental Care practice isn't covered.</p>	✗

## What isn't covered

In the 'What isn't covered' section of your policy guide, we let you know about the exclusions on your policy. These exclusions don't apply to this Dental **allowance**.

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