

Addendum

Important information

Your new Dental Allowance.



We're adding a new benefit to your policy called the dental allowance, which will be available to everyone covered by your policy from 1 August 2026.

The dental allowance gives you access to one dental appointment and one dental hygiene appointment at a Bupa Dental Care practice each **year**. The dental allowance can only be used at a Bupa Dental Care practice. Full details of this benefit are set out below.

Your health insurance agreement

This Addendum together with your **membership certificate**, policy guide and any **confirmation of special conditions** forms part of our health insurance **agreement** with your **group**. 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.

If there is a conflict between this Addendum and the policy guide, this Addendum applies, but only in relation to the dental allowance.

Need to know

- You can book your appointment with a Bupa Dental Care practice online or over the phone. Visit bupa.co.uk/dental-care to find a practice near you. There's no need to call us to pre-authorise your appointment.
- Let the practice know that you have Bupa health insurance with a dental allowance and give them your Bupa membership number.
- After your dental **treatment**, the receptionist will send us your claim and we'll pay the practice directly. If any part of the **treatment** isn't covered by your policy, you'll need to pay the practice for that amount.
- If you can't access a Bupa Dental Care practice for any reason, please contact us for advice.
- You don't need to pay any excess to use the dental allowance and the general exclusions listed in the 'What isn't covered' section of your policy guide don't apply.

DA1. Dental allowance

Description	Cover
One dental appointment at a Bupa Dental Care practice for you and any dependant in each policy year is covered. The appointment can be for: ■ a routine check up, or ■ a new-patient examination, or ■ an emergency appointment. Need to know Any small routine X-rays taken inside the mouth, such as bitewing or periapical X-rays are included in the appointment. An emergency appointment is for when you are in severe pain, can't eat or your condition needs to be treated immediately. An emergency appointment is your first appointment with the dental professional for this issue.	✓
One dental hygiene appointment at a Bupa Dental Care practice for you and any dependant in each policy year is covered.	✓
The following dental and oral treatments aren't covered: ■ Any restorative dental treatment unless it's necessary to treat an immediate dental emergency, and is carried out during the same emergency appointment. Restorative dental treatment is treatment that restores or replaces damaged, decayed or missing teeth ■ Any X-rays or scans unless they are small X-rays (bitewing or periapical) taken as part of the included routine check-up, new-patient examination or emergency appointment ■ Treatment which was pre-planned and not a genuine emergency ■ Cosmetic treatment ■ Prescription charges and the cost of medicines, whether prescribed or non-prescribed (over-the-counter), including antibiotics and painkillers ■ Anti-snoring devices ■ Dental products such as toothbrushes, mouthwash and dental floss ■ Dental treatment, care or repairs to gums, teeth, the mouth or tongue that are needed in connection with mouth jewellery ■ Mouthguards ■ Replacement dentures or prosthetic appliances (for example, implants, crowns and veneers) which have been lost or stolen ■ Self-inflicted dental injuries ■ Specialist consultations for restorative or orthodontic treatment ■ Surgical implant, bridge or denture for a tooth that was removed before the dental allowance benefit began, or ■ Surgical implants, bridges, or dentures when used to correct a pre-existing condition or a gap that was there before your cover start date. This includes replacement of a surgical implant, bridge or denture that has been fitted for a tooth that was removed before your policy began.	✗
Any appointment or treatment that doesn't take place in a Bupa Dental Care practice isn't covered.	✗

Selected Bupa Dental Insurance Network practices forward claims and are agents of Bupa Insurance Limited.

Bupa health insurance is provided by: Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services registration number 203332.

Bupa insurance policies are arranged and administered by: Bupa Insurance Services Limited. Registered in England and Wales with registration number 3829851. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services registration number 312526.

You can check the Financial Services Register by visiting <https://register.fca.org.uk> or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ © Bupa 2026

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