

Your new Bupa dental allowance.



What is the dental allowance?

As part of your health insurance policy, you now have access to a new dental allowance.

The allowance covers:

- One dental appointment at a participating Bupa Dental Care practice.
- A £300 allowance towards the cost of any restorative dental treatment you need after the appointment. This covers things like crowns or fillings.

Both the appointment and £300 allowance are available for each person covered, every policy year. Your membership certificate shows who's covered by your policy.

Is the dental allowance available to all ages, including children?

Yes, anyone named on your membership certificate can use the dental allowance each policy year, including children.

Where can I use the allowance?

You can use the dental allowance exclusively at Bupa Dental Care practices. Visit bupa.co.uk/dental-care for a full list of practices.

How can I book an appointment?

1. **Choose where you'd like your appointment** — close to your home, work or somewhere else. Visit bupa.co.uk/dental-care for a full list of Bupa Dental Care practices.
2. **Book the appointment** directly with the practice online, over the phone or in person. There's no need to call Bupa Insurance and pre-authorise the appointment or restorative treatment.
3. **Give the practice your details.** Let them know you have Bupa health insurance and provide your Bupa membership number. This can be found on your policy documents.

Do I need to be registered as a patient at a Bupa Dental Care practice to book my appointment?

No – you can register at your appointment.

What if I am already registered with an NHS dentist or a non-Bupa dental practice?

You can continue to stay registered at your existing NHS or non-Bupa dental practice. However, the dental allowance can only be used at participating Bupa Dental Care practices. These can be found at bupa.co.uk/dental-care.

How do I use my dental allowance?

Your first dental appointment will be fully covered by your policy. This can be a routine check-up, a new patient examination or an emergency appointment. If you need any restorative treatment after this, you will receive a £300 allowance towards the cost. After your dental treatment, the receptionist will send us your claim and we'll pay the practice directly – up to your £300 allowance.

You'll need to pay for any dental treatment that isn't covered on your policy or costs more than your £300 allowance.

For information on how to use your dental allowance, take a look at the dental allowance important information document in your membership pack.

What happens if my bill costs more than £300?

You will need to pay any outstanding balance to the practice.

Does the dental allowance affect my health insurance cover?

You won't need to pay any excess, and it won't affect your no claims discount or low claims bonus if you have one.

I already have dental insurance or a dental plan that covers my dental treatment. Can I use them both?

- 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.
- For any questions relating to your policy, get in touch with us on **0345 609 0111**. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor phone calls.

Do I need to be medically underwritten for pre-existing dental conditions?

No. This allowance doesn't require any medical underwriting and you don't need to pre-authorise your appointment or restorative treatment.

What dental treatment am I covered for?

One dental appointment including either a routine check-up, a new patient examination or an emergency appointment. The £300 allowance will cover any clinically necessary restorative dental treatment you need after this appointment.

Clinically necessary restorative dental treatment means any treatment recommended by your dental professional needed to keep your teeth and gums healthy and free from pain. This includes treatments such as fillings, extractions, root canal, crowns, bridges or dentures.

Is there anything I can't use my dental allowance for?

The following dental and oral treatments aren't covered:

- cosmetic treatment
- routine hygienist appointments
- antibiotics, painkillers or other prescription charges
- anti-snoring devices
- dental consumables such as toothbrushes, mouthwash and dental floss
- dental injuries caused whilst participating in physical contact sport such as rugby or boxing
- dental treatment, care, or repair to gums, teeth, mouth or tongue in connection with mouth jewellery
- mouthguards
- replacement of dentures or a prosthetic appliance which have been lost or stolen
- self-inflicted dental injuries
- specialist consultations for restorative or orthodontic treatment.
- 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
- surgical implant, bridge or denture for a tooth that was extracted before your policy began.

What will happen at a dental appointment?

At a dental appointment, your Bupa Dental Care clinician will:

- examine your mouth, teeth, gums, cheeks and tongue
- ask you questions about any problems or pain you've had since your last check-up
- give you advice on things you can do to improve your oral health such as recommendations on your diet, how to brush, oral hygiene, etc
- if needed, X-ray your mouth to check for any hidden problems such as decay and bone loss due to gum disease
- check for signs of mouth cancer or other general diseases and recommend the next steps to take.

If I don't need treatment after my initial check-up, can I use the £300 allowance later?

You can use your £300 treatment allowance at any time during the policy year, following a dental appointment at a Bupa Dental Care practice.

You can't roll over your balance into the next policy year, but your benefit allowance will reset every year when your policy renews.

Will I need to pay for a second appointment, or will this come out of the £300 allowance?

You will need to pay for further appointments as your policy only includes one appointment each policy year. If eligible treatment is required at this appointment, this will come from the £300 allowance.

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bupa.co.uk/dental/dental-care/about-us/trading-names