Bupa dental insurance.
Better for business

Bupa dental cover.
A valuable benefit for business.
Why choose Bupa dental insurance?

It’s simple. As your health and wellbeing partner, our aim is to help you build a healthier, happier and more productive workforce, so you’re ready to face the challenges of tomorrow.

18% of people say their dental health worries them the most about their overall health and wellbeing.* Dental worries are as high as cancer (also at 18%) and ahead of heart health worries (15%). So, we’re committed to providing you with a benefit your people will really use and value.

You’ll be helping your employees claim cash-back on their dental treatment, private or NHS. We’ll cover preventative and restorative treatment, as well as emergency, injury, orthodontic and oral cancer treatment. This could help you attract and keep the best talent in a tough job market.

18% of people say their dental health worries them the most about their overall health and wellbeing.*

*According to the new Bupa Wellbeing Index, a landmark survey conducted amongst 8,000 UK adults that has uncovered the state of the nation’s health and wellbeing.
A benefit that’s in demand.

Dental care is an essential part of our health and wellbeing. However, many are finding it increasingly hard to access.

Rising costs and an exponential increase in NHS wait times mean dental problems are being left untreated. It’s thought that almost 40 million NHS dental appointments have been missed, since the pandemic began.

With our dental cover, you’ll be filling the need for accessible dental care. You’ll be helping your employees claim for their dental treatments up to benefit limits whilst making sure you’re attracting and keeping the best talent in an increasingly competitive job market.

**Waiting up to 3 years**

Between January and March 2021, some NHS patients were being asked to wait up to 3 years for appointments and 6 weeks for emergency care.¹

¹Healthwatch England.

**42% struggle to pay dental costs**

Over a third of people either struggle to pay or avoid dental treatment entirely because they can’t afford the cost.

**Oral cancer is left untreated**

Incidents of oral cancer have increased by almost 50% in the last decade, whilst referrals fell by 65% in 2020.²

²Oral Health Foundation.

**Linking oral and general health**

Research shows that if left untreated, gum disease can lead to an increased risk of heart disease, a stroke or even Alzheimer’s disease.³

³British Heart Foundation.

By making it quicker, easier and less expensive for your employees to get to the dentist, Bupa dental insurance can help answer all these concerns and more.
Shaping the future of workplace wellbeing.

Your business never stops innovating and neither do we. Over the last year, we’ve continued to evolve to meet the changing needs of the dental landscape and businesses like yours, implementing some exciting changes to our products. We’ve removed the wait period for oral cancer, increased benefit limits in many areas and we now cover for hospital treatment up to benefit limits, to name a few key changes.

As your healthcare partner, we’ll bring to you:

- investments in digital and remote tools and services to make dental care easier to access and manage.
- the latest clinical expertise to keep employees at their best and to help them realise their full potential.
- new thinking on oral health awareness, education and prevention to help you build a healthier, happier workforce.
Dental care that’s easier to access and manage.

Rising costs and delays are making it harder for people to access the dental care they need. With Bupa dental insurance, your employees can see any dentist they like, but a Bupa Dental Care practice is never far away – we have over 470 of them across the UK. What’s more, in our Dental Insurance Network, dental insurance customers can receive benefits such as member discounts and smoother claiming journeys with Instant Claim.

**Bupa Dental Insurance Network**

- **Instant Claim**
  We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, employees can settle their claim instantly at the desk, paid up to benefit limits.

- **Up to 20% discount**
  When employees use a Bupa Dental Care practice in our network, they can receive up to 20% off the cost of general treatments.

**Flexible support**

- **Bupa Dental Care support line**
  We guarantee an appointment at one of our practices, or we can arrange a phone or video consultation to give fast advice.

- **Bupa Finder**
  Our unique, online tool Finder helps you to easily locate your nearest Bupa Dental Care practice and see what benefits are offered there.

**Easy-to-manage cover**

- **Bupa Touch**
  Bupa Touch is our members’ digital account. It allows employees to view their policy, make claims, see their history and more at the touch of a button.

- **Bupa Connect**
  Bupa Connect, our award-winning online portal, makes managing your employee’s cover easy with quick and easy tools to let you work efficiently and independently.

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*Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.

**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.*
Keeping employees at their best with leading expertise.

Clinical expertise is what we do best. Our clinical specialists are experts in their field, helping to drive the innovation of our cover forward. Through customer feedback, we’ve made some exciting changes to help keep your employees at their best.

New changes from September 2022

No wait periods on oral cancer treatment

We’re the only leading insurer that gives unlimited oral cancer treatment when your employees use a fee-assured consultant in a partnership facility and now, they won’t have to wait for treatment either. We’ll also cover diagnosis and any restorative treatment needed as a result of their oral cancer treatment.

Enhanced restorative benefits

We’ve introduced a top level of cover, Choice 5, and are also increasing 32 benefit limits. Your employees can now claim even more cash-back on important procedures such as fillings and root canals. They can also claim more cash-back for implants, crowns, bridges, veneers and orthodontic treatment.

Cover for hospital treatment

Previously excluded from our policy, we’ll now pay for employees’ hospital dental treatment up to benefit limits. Employees can also claim for overnight stays of £100 per night, up to £1000 per policy year.

Bupa Dental Care expertise

Our vast network includes over 2,500 dental clinicians in 470 Bupa-owned and approved practices across the UK. We have a team of clinical specialists informing how our Bupa Dental Care practices are managed so if your employees choose to use us, they can be reassured they’ll be receiving the very best in dental care so they can reach their full potential at work.

Quality care
At Bupa Dental Care practices, employees will receive the very best in oral health care. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.

Specialist oral health treatment
Bupa Dental Care doesn’t just offer routine dentistry. At certain practices, employees can access quality care for specialist treatments such as orthodontics, root fillings, gum treatment, oral surgery and more.

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As of May 2022, this analysis is based on an internally conducted review of the business dental insurance market, using publicly available information from the major insurers in the UK. This refers to standard oral cancer cover when it is included in the selected dental insurance product. We acknowledge that business schemes can have bespoke benefits. Click here to see how we compare.

*We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date. However, if you are transferring your dental insurance from another provider, we will provide continuous cover if an employee had dental insurance with your previous provider.
Helping you build a healthier, happier organisation.

We take care of your employees so they can focus on doing what they do best – driving your business forward. Through education, wellbeing management and preventative programmes, your people can be supported in feeling more in control of their oral health which makes for a more productive workforce.

**Health and wellbeing support**
Practical resources designed for businesses including mental health and workplace wellbeing hubs. Our dental care team have a wealth of resources to support your employees too.

**Health insights**
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.

**Everyday Rewards**
Employees can take advantage of a specially curated range of rewards and offers to help boost wellbeing from sportswear and flower delivery to yoga sessions.

**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.

**Local oral health engagement**
Exclusive access to local clinicians at our Bupa Dental Care practices who can present to teams on the importance of oral health. They can also organise engagement packages for your teams to visit their practice, such as open days.
Bupa Dental Plan

Simple, flexible and easy to use, Bupa Dental Plan is our comprehensive option that gives your employees the freedom to stay on top of their oral health with the dentist of their choice.

How Bupa Dental Plan works

- Employees can choose any dentist they like, private or NHS.
- Employees can claim cash-back twice per policy year towards their preventative dental treatment including routine examination, scale and polish, and dental X-rays.
- Employees have the freedom to claim multiple times up to their benefit limits for restorative dental treatment.
- There are different levels of cover from Level 1 to Level 5. Each level of cover has different benefit limits.

At a glance

This is a high level overview of the benefits available under Bupa Dental Plan. Full details can be found in the Table of Cover (Section 2) and Policy Terms (Section 3) of the Bupa Membership Guide. Including details of what’s covered, what’s not covered and any limitations on cover by treatment type.

Who is it for?

- Small to medium sized businesses ✓
- Large corporates ✓

Who pays?

- Company paid ✓
- Employee paid ✓
- Option to cover family? ✓
- Can employees use any dentist? ✓
- Discount for using a dentist in the Bupa Dental Insurance Network? ✓

What is included?

- Worldwide cover ✓
- Preventative treatment ✓
- All clinically necessary restorative treatment ✓
- Surgical implants ✓
- Orthodontics ✓
  (UK only)
- Emergency cover ✓
- Dental injury ✓
- Hospital cash benefit ✓
  (UK only)
- Mouthguards* ✓
  *As long as fitted by a dental professional
- Oral cancer (unless pre-existing) ✓
  (UK only)

What isn’t included?

- Cosmetic treatment ❌
- Injuries that take place before cover start date ❌
- Surgical implants or bridge to correct a gap that existed before cover start date ❌

No wait periods on oral cancer treatment.

If your employees need restorative hospital treatment, we’ll cover the cost up to benefit limits.

Enhanced restorative treatment benefit limits.

We now cover all clinically necessary restorative treatment up to benefit limits.
Bupa Dental Choice

This product is designed for complete control and transparency. Your employees can claim for unlimited visits for preventative dental treatment up to benefit limits. They can also track exactly what's being claimed for under their restorative benefit, whether it's treatment per tooth, per course of treatment or per policy year.

How Bupa Dental Choice works

- Employees can choose any dentist they like, private or NHS.
- For preventative treatment, employees can claim as many times as they like up to their benefit limit.
- Restorative dental treatment is itemised, allowing employees to see how much they can claim for each individual procedure.
- There are different levels of cover from Choice 1 to Choice 5. Each level of cover has different benefit limits.

No wait periods on oral cancer treatment.

Choice 5 offers some of the highest restorative treatment benefit limits of any provider.

We now cover all clinically necessary restorative treatment up to benefit limits.

If your employees need restorative hospital treatment, we'll cover the cost up to benefit limits.

At a glance

This is a high level overview of the benefits available under Bupa Dental Choice. Full details can be found in the Table of Cover (Section 2) and Policy Terms (Section 3) of the Bupa Membership Guide including details of what's covered, what's not covered and any limitations on cover by treatment type.

Who is it for?

- Small to medium sized businesses ✓
- Large corporates ✓

Who pays?

- Company paid ✓
- Employee paid ✓
- Option to cover family? ✓
- Can employees use any dentist? ✓
- Discount for using a dentist in the Bupa Dental Insurance Network? ✓

What is included?

- Worldwide cover ✓
- Preventative treatment ✓
- All clinically necessary restorative treatment ✓
- Surgical implants ✓
- Orthodontics ✓ (UK only)
- Emergency cover ✓
- Dental injury ✓
- Hospital cash benefit ✓ (UK only)
- Anaesthetist fees ✓
- Mouthguards* ✓
  *As long as fitted by a dental professional
- Oral cancer (unless pre-existing) ✓ (UK only)

What isn't included?

- Cosmetic treatment X
- Injuries that take place before cover start date X
- Surgical implants or bridge to correct a gap that existed before cover start date X
If you have other products with us.

Account management
You want administering your health benefits to be simple. That’s why, no matter how many products you have with us, you’ll have just one dedicated account manager looking after everything.

Speak to your account manager to find out more
Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham, RM9 6BF. Terms and conditions can be found at bupa-rewards.bupa.co.uk/terms-conditions

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