



**The way dental
cover should be
Dental Choice for KPMG**

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.



Joined up healthcare. It's what we do

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.

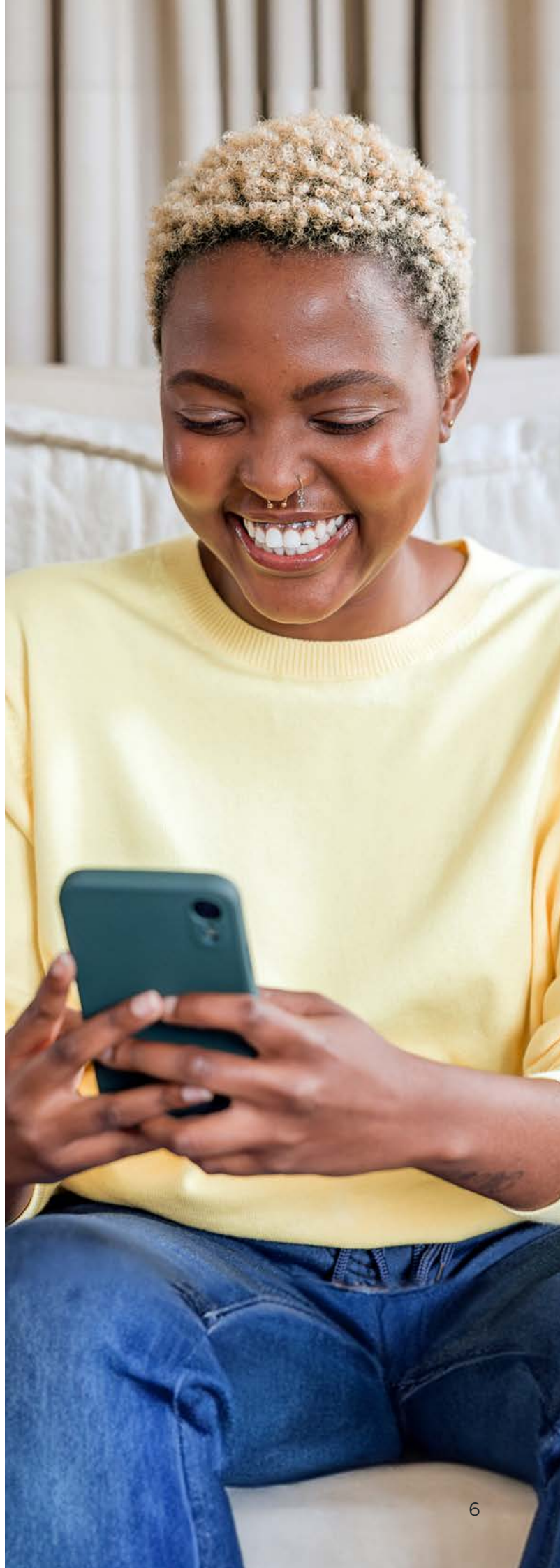
+ **Choose how you see your dentist**

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.



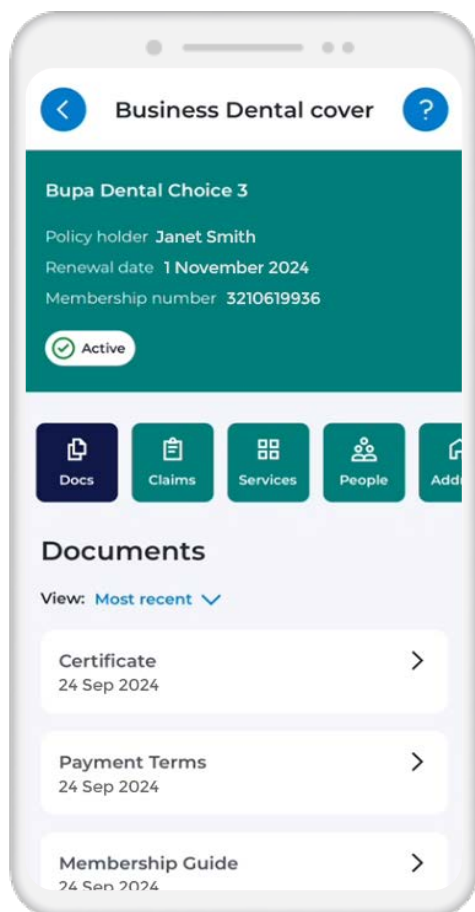
Enhanced restorative benefits

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.



Check claims history

Keep tabs on all your past claims.



See all cover details

Keep track of your documents, policy limits and benefit allowances.

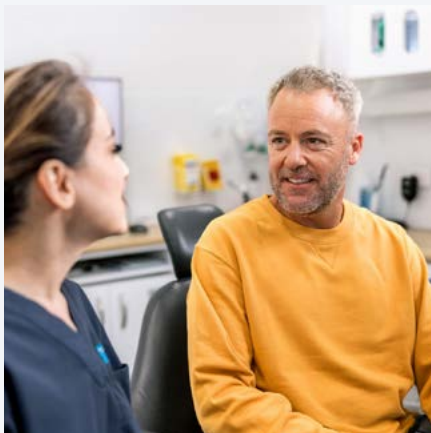


**Download My Bupa from the
App Store or Google Play**



Making your cover stretch even further

Added extras to look after your health and wellbeing.



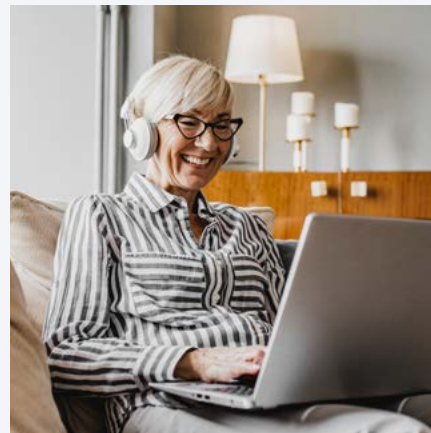
Anxious patient support

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 Choice for KPMG explained

The tables show you the maximum amount of benefits you can claim up to per person per policy year according to your level of cover.

Where we say per course of treatment in the Table of Cover, this means all visits relating to each full course of treatment including preparation, supply and fit.

Refer to the Policy Terms (Section 3 in the membership guide) for full details of what's covered, what's not covered and any limitations on cover by treatment type.

Worldwide preventative benefits

	Core	Bronze	Silver	Gold	Platinum	Prestige
Worldwide preventative dental treatment						
Dental examinations						
Routine examination	Up to NHS limits	up to £30	up to £40	up to £70	up to £80	up to £110
		for each visit, unlimited visits in each policy year				
New patient examination or specialist consultation	No cover	up to £50	up to £60	up to £70	up to £80	up to £110
		one visit in each policy year				
Dental X-rays						
Small X-ray including bitewing or intraoral	Up to NHS limits	up to £6	up to £8	up to £80	up to £90	up to £100
		for each X-ray, unlimited X-rays in each policy year for each policy year				
Other dental X-rays or scans	Up to NHS limits	up to £15	up to £25	up to £30	up to £38	up to £45
		for each X-ray or scan, unlimited X-rays in each policy year				
Scale and polish						
Scale and polish (by your dentist or hygienist)	Up to NHS limits	up to £30	up to £45	up to £90	up to £100	up to £130
		for each visit, unlimited visits in each policy year				
Periodontal treatment						
Periodontal treatment	Up to NHS limits	up to £90	up to £95	up to £105	up to £120	up to £130
		for each visit, unlimited visits in each policy year				

Worldwide restorative benefits

	Core	Bronze	Silver	Gold	Platinum	Prestige
Worldwide restorative dental treatment						
Filling (white, silver and amalgam)	Up to NHS limits	up to £45	up to £70	up to £80	up to £105	up to £150
		for each tooth				
Fissure sealant	Up to NHS limits	up to £20	up to £25	up to £30	up to £35	up to £40
		for each tooth				
Topical fluoride treatment	Up to NHS limits	up to £30	up to £35	up to £40	up to £45	up to £50
		for each tooth				
Root canal treatment	Up to NHS limits	up to £110	up to £155	up to £200	up to £300	up to £350
		for each tooth, for each course of treatment				
Extraction and surgical treatment						
Surgical implant	Up to NHS limits	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
		for each implant				
Simple extraction	Up to NHS limits	up to £20	up to £32	up to £55	up to £75	up to £140
		for each tooth				
Surgical extraction (flap raised)	Up to NHS limits	up to £50	up to £55	up to £80	up to £100	up to £140
		for each tooth				
Apicectomy	Up to NHS limits	up to £58	up to £100	up to £120	up to £150	up to £175
		for each tooth, for each course of treatment				
Restorative dental treatment						
Inlay/onlay	Up to NHS limits	up to £125	up to £175	up to £260	up to £350	up to £375
		for each tooth, for each course of treatment				
Veneer	Up to NHS limits	up to £215	up to £240	up to £270	up to £390	up to £425
		for each tooth, for each course of treatment				
Crown	Up to NHS limits	up to £210	up to £250	up to £325	up to £480	up to £500
		for each tooth, for each course of treatment				
Bridge	Up to NHS limits	up to £425	up to £600	up to £750	up to £900	up to £1,100
		for each course of treatment				
Repair of bridge or crown	Up to NHS limits	up to £25	up to £30	up to £35	up to £55	up to £75
		for each course of treatment				
Post for crown (cast post and core, or prefabricated post and core)	Up to NHS limits	up to £35	up to £56	up to £90	up to £110	up to £125
		for each course of treatment				

Worldwide restorative benefits (continued)

	Core	Bronze	Silver	Gold	Platinum	Prestige
Worldwide restorative dental treatment (continued)						
Denture						
Upper or lower denture (partial or full)	Up to NHS limits	up to £360	up to £450	up to £500	up to £650	up to £800
		for each denture, for each course of treatment				
Repair or reline of a denture (partial or full)	Up to NHS limits	up to £30	up to £35	up to £40	up to £50	up to £60
		for each repair				
Other treatment						
Mouthguard (partial or full)	Up to NHS limits	up to £82	up to £150	up to £175	up to £200	up to £225
		one mouthguard for each policy year				
Any other clinically necessary restorative dental treatment	Up to NHS limits	up to £65	up to £75	up to £85	up to £115	up to £125
		for each policy year				

Other dental benefits

	Core	Bronze	Silver	Gold	Platinum	Prestige
Orthodontic treatment <i>UK</i> only	No cover	up to £425	up to £500	up to £580	up to £660	up to £750
		for each policy year				
Intravenous and oral sedation (Worldwide cover)	Up to NHS limits	up to £65	up to £70	up to £75	up to £80	up to £100
		for each policy year				
Emergency dental treatment (Worldwide cover)	Up to NHS limits	£800 for each policy year				
Dental injury treatment (Worldwide cover)	Up to NHS limits	up to £5,000 for each policy year				
Oral cancer treatment <i>UK</i> only	No cover	paid in full to diagnose and treat oral cancer when using a <i>fee-assured consultant</i> in a <i>partnership facility</i>				
Cash benefit for hospital stay <i>UK</i> only	No cover	£100 for each night you stay in hospital up to £1,000 in each policy year				

Rewards by Bupa is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ. Terms and conditions can be found at bupa.co.uk/rewards

Bupa Investments Limited will use your information for the purposes of the administration of Rewards by Bupa. For details of how your information will be processed by Bupa, please visit: bupa.co.uk/privacy.

Bupa dental insurance is provided by Bupa Insurance Limited. Registered in England and Wales with registered number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registered number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2025

bupa.co.uk/dental