

**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.

With Bupa Dental Insurance 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.



# 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. As NHS costs and wait times increase, dental problems are being left unchecked and untreated.

With Bupa dental cover you'll be filling the need for accessible dental care. In return, you'll be in a better position to attract and keep the very best talent in an increasingly competitive job market.

## Many struggle to find care

9 in 10 NHS dental practices in the UK are not accepting new adult patients.

BBC, BDA, 2022



## Many can't afford dental costs

Nearly 1 in 4 people in the UK are delaying dental treatment because of its rising costs.

YouGov, 2023



## Oral cancer is left untreated

Oral cancer cases have risen by 34% over the last decade, whilst 5 in 10 UK adults struggle to see a dentist.

Oral Health Foundation, 2022



## 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.

British Heart Foundation



By making it quicker and easier 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 two years, 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 the 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



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 360 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 consultation to give fast advice.

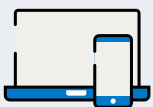
### Bupa Finder



Finder, our unique, online tool, 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.

\*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](https://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.

## How we're making dental cover even better



### From September 2022

We've made some changes to both our products, Dental Plan and Dental Choice, which has allowed customers to claim even more cash-back towards restorative dental treatment. We introduced some great enhancements including the removal of wait periods on oral cancer treatment<sup>†</sup> and paying for hospital dental treatment up to benefit allowances that was previously excluded.

On Dental Choice we introduced a top level of cover (Choice 5) and we increased 32 benefit limits overall. Further improving product value for your employees which means they can claim even more cash-back towards their dental treatment.

On our Dental Plan product, we separated the fillings and root canal benefit. We listened to our customers, they expressed how different these procedures were and that the amount of cover was not representative of the treatment cost. It means employees can now claim more cash-back towards a filling and a root canal.



### From September 2023

We've increased benefit allowances for preventative treatments. The cost of dental treatment is rising and with 7 in 10 claims\* being for preventative treatments, this is where your employees feel it the most.

That's why we've increased allowances across all levels of cover for a routine examination, new patient examination/specialist consultation or scale and polish. This means your employees can claim more cash back for these treatments.

## Bupa Dental Care expertise

Only Bupa unites dental insurance with over 360 Bupa-owned practices across the UK. This gives us extensive coverage to get your employees help fast. 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.

\*Based on Bupa dental insurance internal claims data for 2022.

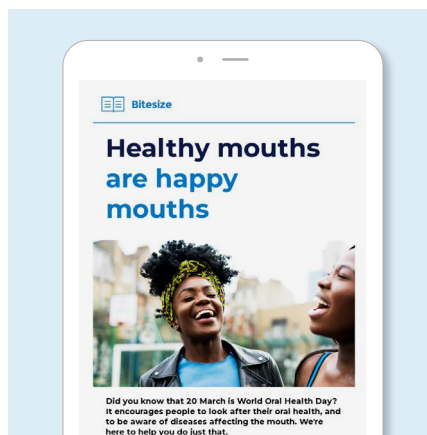
<sup>†</sup>We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date.

# 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.

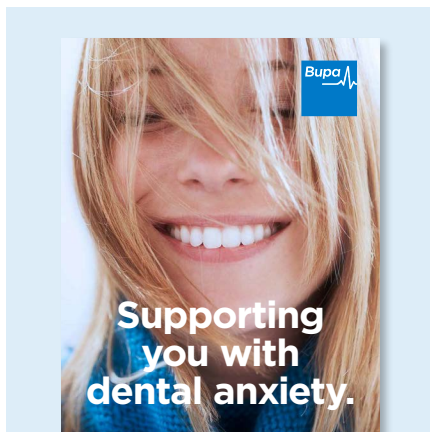
## Health and wellbeing support

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.



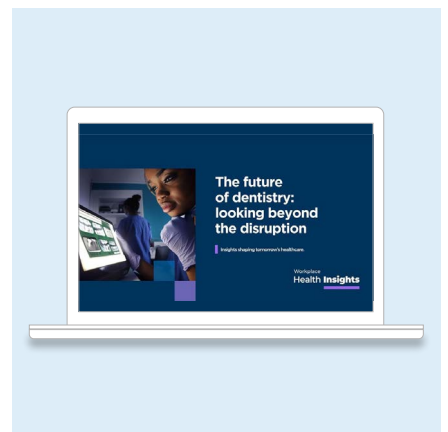
## Health insights

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.
- Employees can claim cash-back up to benefit allowances, 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 allowances for restorative dental treatment.
- There are different levels of cover from Level 1 to Level 5. Each level of cover has different benefit allowances.



**No wait periods on oral cancer treatment.**



**Enhanced preventative treatment benefit allowances.**



**We cover all clinically necessary restorative treatment up to benefit allowances.**



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

## 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 is and isn't covered on this policy by each type of treatment.

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	✗



# 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 allowances. They can also claim for restorative treatment for each tooth, or for each course of treatment per policy year depending on benefit and allowance.

## How Bupa Dental Choice works

- Employees can choose any dentist they like.
- For preventative treatment, employees can claim as many times as they like up to their benefit allowance.
- 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 allowances.



**No wait periods on oral cancer treatment.**



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



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



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

## 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 is and isn't covered on this policy by each type of treatment.

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	✗
Injuries that take place before cover start date	✗
Surgical implants or bridge to correct a gap that existed before cover start date	✗

# 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**



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