

# The way dental cover should be. Bupa Dental Plan



**Bupa dental insurance** 

## 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.



#### **Guaranteed appointments**

There's always a space at our practices so your dental worries get sorted sooner.



#### Discounts

Get up to 20%\* off the cost of general dental treatments.



#### 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 <u>Finder</u>, 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

## Choose your dentist

Stick with your current one or head to Finder to book in with a Bupa dentist.



## Attend your appointment

Get the treatment you need from your chosen dentist.

Not using a Bupa dentist? No problem. Submit your claim through My Bupa with a receipt.

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## Claim costs back up to your benefit allowances

At most Bupa practices, we'll settle your claim there and then.

## 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<sup>^</sup>

Whether you're staying home or travelling, you're covered for eligible treatment.



<sup>^</sup>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.

<sup>\*</sup>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.

### View benefits remaining

See what you're covered for, how much you can claim and what cashback you have left to claim.

## 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 Bupaowned practice.

## Stay in-the-know

We'll send you regular updates, guidance and resources via our newsletter.



## **Bupa Dental Plan Table of Cover**

#### A range of cover options to help suit your needs

Here are details of the maximum amount you and anyone covered on your policy can claim up to in each policy year. These benefit allowances are per person meaning everyone covered on the policy can claim up to the amounts shown.

Full details of what is and isn't covered can be found in Section 3 of the policy guide.

#### Worldwide preventative and restorative dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5		
Worldwide preventative denta	al treatment						
Routine examination	£80 up to £40 for each visit	£100 up to £50 for each visit	£140 up to £70 for each visit	£160 up to £80 for each visit	£220 up to £110 for each visit		
	maximum of two visits in each policy year						
New Patient Examination	£60	£70	£90	£100	£130		
	one visit in each policy year						
Scale and polish (by your dentist or hygienist)	£100 up to £50 for each visit	£120 up to £60 for each visit	£180 up to £90 for each visit	£200 up to £100 for each visit	£260 up to £130 for each visit		
	maximum of two visits in each policy year						
Virtual examination	£20 for each policy year						
Dental X-rays and scans	£40	£50	£80	£90	£100		
	for each policy year						
Worldwide restorative dental	treatment						
Fillings, composite bonding, fissure sealant, and topical fluoride	£175	£275	£330	£375	£400		
	for each policy year						
Major restorative dental treatment	We contribute 80% towards the cost of your major restorative dental treatment up to						
	£325	£500	£800	£2,000	£3,000		
	for each policy year						

#### **Other dental benefits**

	Level 1	Level 2	Level 3	Level 4	Level 5			
Orthodontic treatment UK only	£300	£400	£500	£600	£700			
	for each policy year							
Emergency dental treatment (Worldwide cover)	£1,000 for each policy year made up of four emergencies, up to £250 each							
Dental injury treatment (Worldwide cover)	£5,000 for each policy year							
Oral cancer treatment UK only	paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility							
Cash benefit for hospital stay UK only	£100 for each night you stay in hospital, up to £1,000 in each policy year							

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