

Bupa dental insurance.

 **MercerMarsh
Benefits**

Bupa 



**The way dental
cover should be.
Dental Plan.**

Dental care should be easy to access.

We make it that way.

With over 40 million missed NHS dental appointments between April 2020 and December 2021, we know it can sometimes be difficult to get to the dentist. We also realise how important dental concerns are – 18% of people said their dental health was one of their biggest health and wellbeing concerns. Dental worries are as high as cancer (also at 18%) and ahead of heart health worries (15%).*

With Bupa dental insurance, you get clear, no fuss, convenient cover. We give you the reassurance of being able to access a dentist quickly and easily and claim cash-back on your dental treatment. It's also good to know you're covered for preventative, restorative, emergency, injury, orthodontic and oral cancer treatment.



3 year wait

Research shows some patients have been asked to wait up to three years to get an NHS appointment. However, private appointments are available within a week.¹

42% can't afford dental costs

More than a third of people either struggle to pay or avoid any dental treatment because they can't afford the costs.¹

65% less

Oral cancer referrals fell by 65% in the early stages of lockdown, which suggests detection rates were also lower due to lack of accessibility to appointments.²

*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. ¹Healthwatch England, 2021. ²Oral Health Foundation: The State of Mouth Cancer UK Report 2020/21

Your insurance. Our practices.

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

We give you the freedom to see any dentist you like but choosing to see a dentist within the Bupa Dental Insurance Network opens up benefits such as discounts, Instant Claim and access to trusted expertise.

Discounts

Get up to 20% off your dental treatment when you use a Bupa Dental Care practice in our network.*

Instant Claim

We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, we'll settle your eligible claims for you instantly at the reception desk. Paid up to benefit limits.

Trusted expertise

Trusted care that's easy to access. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.



Find your local Bupa Dental Care practice at finder.bupa.co.uk

*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.

How it works in practice.

1 You have a sore tooth and you'd like to book an appointment.

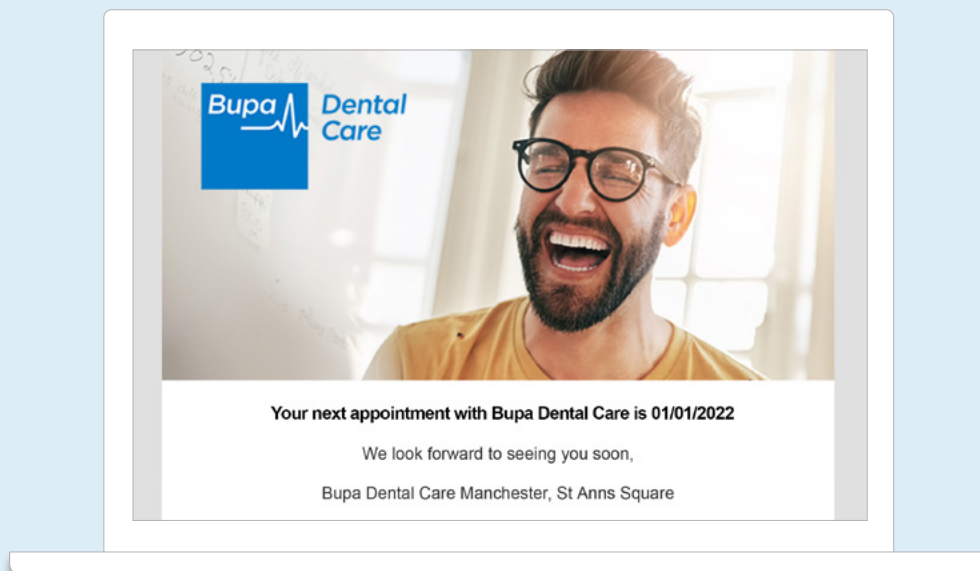
2 Search **finder.bupa.co.uk** for a convenient practice to go to in the Bupa Dental Insurance Network or contact the Bupa Dental Care support line on 0370 218 6461.

3 There's a Bupa Dental Care practice nearby, you call the practice and get an appointment.

4 You attend your COVID-safe appointment and the problem is sorted by an experienced dentist.

5 Afterwards, your claim is settled instantly at the desk with Instant Claim,^{^^} with a **10 or 20% discount*** on top because you're a Bupa dental insurance member.

6 You schedule your next check up for six months time. You'll get emails from Bupa Dental Care asking how your treatment went and reminding you when it's time for your next appointment.



^{^^}Instant Claim is not available in all Bupa-owned practices.

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Dental cover should be **flexible.**



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 routine 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.

Dental cover should be **reassuring.**



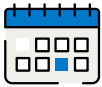
No wait periods on oral cancer

It's one of the most worrying issues in dental care, so we've removed the wait period for oral cancer treatment.*



We cover all clinically necessary restorative dental treatment

No hidden jargon - we'll cover all clinically necessary restorative treatment up to your benefit limits.



Planned treatments honoured

We cover most pre-existing or pre-planned treatments (apart from those to correct a pre-existing gap).



Enhanced restorative benefits

We've increased 30 benefit limits. Claim even more cash-back for things like fillings, root canals, crowns, bridges, orthodontic treatment and more.



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 limits.



We're the only leading insurer that gives unlimited oral cancer treatment[^] when you use a fee-assured consultant in a partnership facility



Bupa Dental Care Support Line

We guarantee an appointment at a Bupa Dental Care practice if necessary but can also arrange for fast advice via phone or video.

*We do not cover oral cancer that was diagnosed or for which you had symptoms or investigations before your cover start date. If your sponsor is transferring your dental insurance from another provider, we will provide continuous cover if you had dental insurance via the previous provider. [^]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. Visit bupa.co.uk/oral-cancer-comparison to see how we compare. [†]With the exception of surgical implants or a bridge to correct a pre-existing gap.

Dental cover should be easy to manage.



Online access

By creating a digital account on Bupa Touch, you have always-on access to your policy and claims history. You can also make claims easily online.**



Stay informed

We'll send you regular updates via our newsletter.



Find a dentist

Our unique online tool, Finder, helps you easily locate your nearest Bupa Dental Care practice and see all the benefits offered there.



**Some claims cannot be submitted via Touch, including injury, oral cancer, foreign claims and hospital cash benefit.

Dental cover should give you more.

Added extras to look after your health and wellbeing.



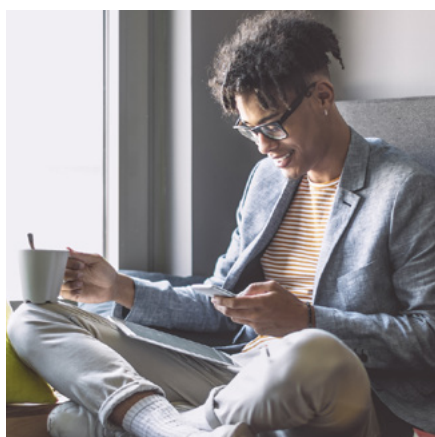
Anxious patient support

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.



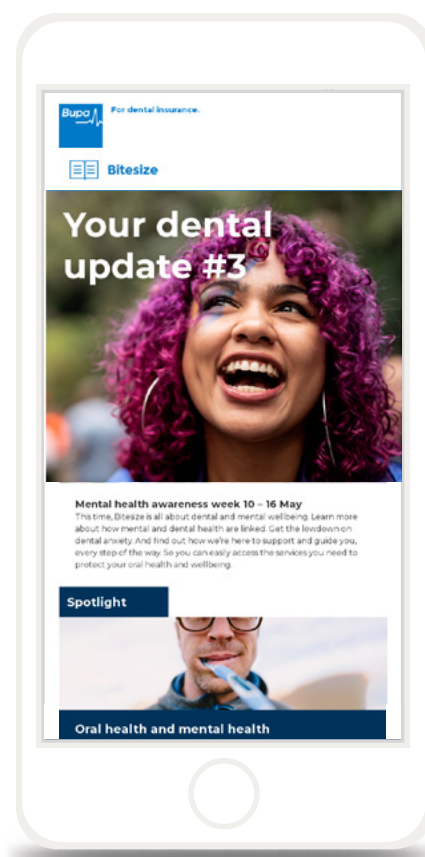
Everyday Rewards

You can join the Bupa Everyday Rewards programme which offers discounts focused on health, leisure and wellbeing.



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.



A range of cover options to help suit your needs.

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

Note: 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 Section 3 'Policy Terms' 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 dental treatment

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|--|--|-----------|------------|------------|------------|
| Dental examinations | | | | | |
| Routine examination | up to £27.50 | up to £30 | up to £60 | up to £70 | up to £100 |
| | per visit, unlimited visits per policy year | | | | |
| New patient examination or specialist consultation | up to £40 | up to £50 | up to £65 | up to £75 | up to £90 |
| | one visit per policy year | | | | |
| Dental X-rays | | | | | |
| Small X-ray including bitewing or intraoral | up to £6 | up to £8 | up to £80 | up to £90 | up to £100 |
| | levels 1 to 2: per X-ray, unlimited X-rays per policy year levels 3 to 5: per policy year | | | | |
| Other dental X-rays or scans | up to £15 | up to £25 | up to £30 | up to £38 | up to £45 |
| | per X-ray or scan, unlimited X-rays or scans per policy year | | | | |
| Scale and polish | | | | | |
| Scale and polish (by your dentist or hygienist) | up to £25 | up to £35 | up to £80 | up to £90 | up to £125 |
| | per visit, unlimited visits per policy year | | | | |
| Periodontal treatment | | | | | |
| Periodontal treatment | up to £90 | up to £95 | up to £105 | up to £120 | up to £130 |
| | per visit, unlimited visits per policy year | | | | |

Worldwide restorative dental treatment

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|-------------------------------------|------------------------------------|------------|------------|------------|------------|
| Filling (white, silver and amalgam) | up to £45 | up to £70 | up to £80 | up to £105 | up to £150 |
| | per tooth | | | | |
| Fissure sealant | up to £20 | up to £25 | up to £30 | up to £35 | up to £40 |
| | per tooth | | | | |
| Topical fluoride treatment | up to £30 | up to £35 | up to £40 | up to £45 | up to £50 |
| | per tooth | | | | |
| Root canal treatment | up to £110 | up to £155 | up to £200 | up to £300 | up to £350 |
| | per tooth, per course of treatment | | | | |

Worldwide restorative dental treatment (continued)

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|---|---|------------|------------|--------------|--------------|
| Extraction and surgical treatment | | | | | |
| Surgical implant | up to £425 | up to £600 | up to £850 | up to £1,000 | up to £1,300 |
| | per implant | | | | |
| Simple extraction | up to £20 | up to £32 | up to £55 | up to £75 | up to £140 |
| | per tooth | | | | |
| Surgical extraction (flap raised) | up to £50 | up to £55 | up to £80 | up to £100 | up to £140 |
| | per tooth | | | | |
| Apicectomy | up to £58 | up to £100 | up to £120 | up to £150 | up to £175 |
| | per tooth, per course of treatment | | | | |
| Restorative dental treatment | | | | | |
| Inlay/onlay | up to £125 | up to £175 | up to £260 | up to £350 | up to £375 |
| | per tooth, per course of treatment | | | | |
| Veneer | up to £215 | up to £240 | up to £270 | up to £390 | up to £425 |
| | per tooth, per course of treatment | | | | |
| Crown | up to £210 | up to £250 | up to £325 | up to £480 | up to £500 |
| | per tooth, per course of treatment | | | | |
| Bridge | up to £425 | up to £600 | up to £750 | up to £900 | up to £1,100 |
| | per course of treatment | | | | |
| Repair of bridge or crown | up to £25 | up to £30 | up to £35 | up to £55 | up to £75 |
| | per course of treatment | | | | |
| Post for crown (cast post and core, or prefabricated post and core) | up to £35 | up to £56 | up to £90 | up to £110 | up to £125 |
| | per tooth, per course of treatment | | | | |
| Denture | | | | | |
| Upper or lower denture (partial or full) | up to £360 | up to £450 | up to £500 | up to £650 | up to £800 |
| | per denture, per course of treatment | | | | |
| Repair or relines of a denture (partial or full) | up to £30 | up to £35 | up to £40 | up to £50 | up to £60 |
| | per repair | | | | |
| Other treatment | | | | | |
| Mouthguard (partial or full) | up to £82 | up to £150 | up to £175 | up to £200 | up to £225 |
| | maximum of one mouthguard per policy year | | | | |
| Any other clinically necessary restorative dental treatment | up to £65 | up to £75 | up to £85 | up to £115 | up to £125 |
| | per policy year | | | | |

Other dental benefits

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|---|---|------------|------------|------------|------------|
| Orthodontic treatment UK only | up to £425 | up to £500 | up to £580 | up to £660 | up to £750 |
| | per policy year | | | | |
| Anaesthetist fees (sedation) (Worldwide cover) | up to £65 | up to £70 | up to £75 | up to £80 | up to £100 |
| | per policy year | | | | |
| Emergency dental treatment (Worldwide cover) | £800 per policy year | | | | |
| Dental injury treatment (Worldwide cover) | up to £5,000 per policy year | | | | |
| Oral cancer treatment UK only | paid in full to diagnose and to treat oral cancer when using a <i>fee-assured consultant</i> in a <i>partnership facility</i> | | | | |
| Cash benefit for hospital stay UK only | £100 for each night you stay in hospital up to £1,000 per policy year | | | | |

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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To find out more, visit
bupa.co.uk/dental/dental-insurance/employee-support