

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 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 no matter what level of cover you're on you'll get cash back towards everyday dental costs, such as dental examinations, X-rays and treatments. You'll also be covered for dental injury, emergency, and oral cancer. Helping you make the most of your dental health.



### 9 in 10

Many are struggling to find care with 9 in 10 NHS dental practices in the UK not accepting new adult patients in 2022.<sup>1</sup>

### Nearly 1 in 4 people

in the UK are delaying treatment because of rising costs.<sup>2</sup>

### 34%

Oral cancer cases have risen by 34% over the last decade whilst 5 in 10 UK adults struggle to see a dentist.<sup>3</sup>

1. BBC, BDA, 2022 2. YouGov, 2023 3. Oral Health Foundation, 2022

# 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 allowances.

## 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](https://finder.bupa.co.uk)



You can also secure your next routine examination or hygiene appointment on Finder. Click '[Book an appointment](#)' to plan your visit, subject to availability.

\*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.

# How it works in practice.

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

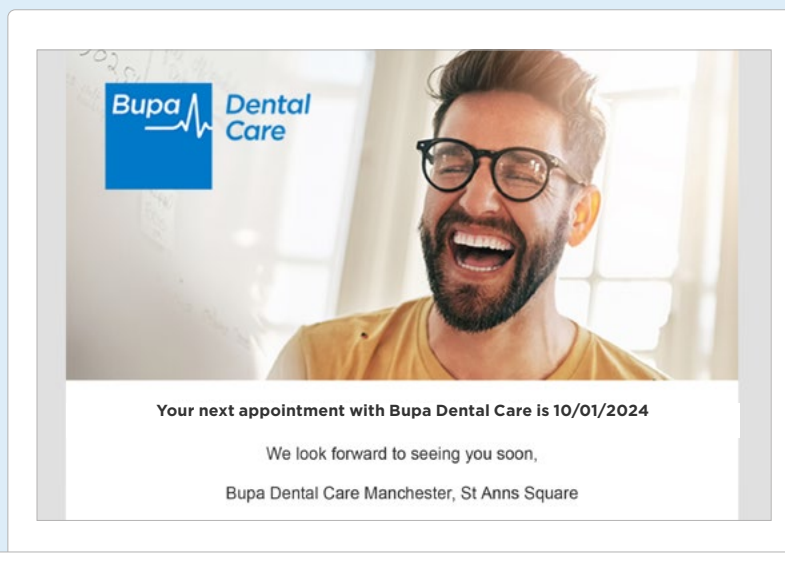
**2** Search **finder.bupa.co.uk** for a convenient practice to go to in the Bupa Dental Insurance Network or contact the Bupa Dental Care support line on 0808 115 5642.

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

**4** You attend your 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.

^^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.

# 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<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.

# Dental cover should be **reassuring.**



## Enhanced preventative benefits

The cost of dental treatment is rising, so we've increased benefit allowances for preventative treatments. You can now claim more cash back towards a routine examination, scale and polish and new patient examination or specialist consultation.



## 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.\*



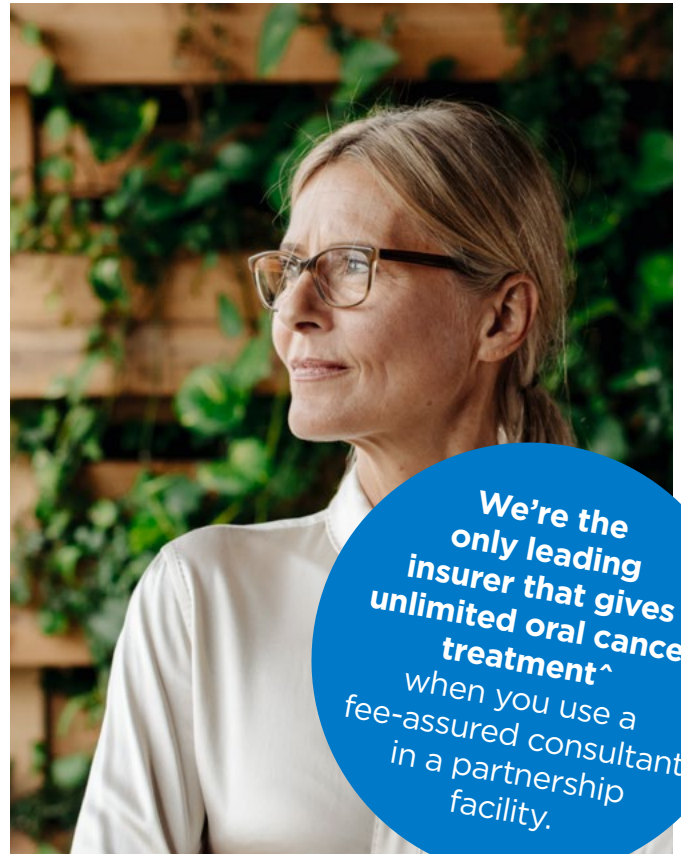
## We cover all clinically necessary restorative dental treatment

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.



## Planned treatments honoured

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



We're the only leading insurer that gives unlimited oral cancer treatment<sup>^</sup> when you use a fee-assured consultant in a partnership facility.



## Straightforward ways to claim

We've made it easier for you to submit your claims. When claiming for preventative dental treatment such as a check-up, X-ray or scale and polish, you'll only need to send the invoice or receipt from your dentist.



## No hidden jargon

We've made changes to the way we talk about your policy to make our documents clearer and easier to understand.

\*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, we will provide continuous cover if you had dental insurance via the previous provider and your policy covered against oral cancer.

# 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 online, including hospital cash benefit claims and claims for overseas treatment. You will need to call us if you wish to claim for oral cancer treatment.

# Dental cover should give you more.

Added extras to look after your health and wellbeing.



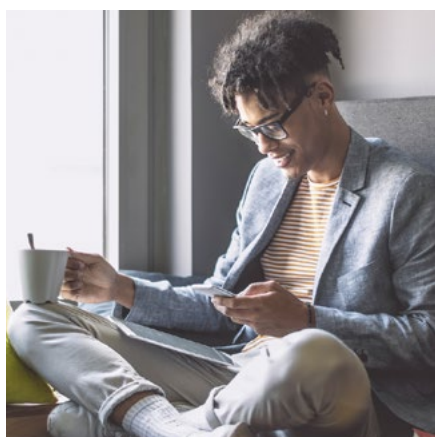
## Anxious patient support

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.



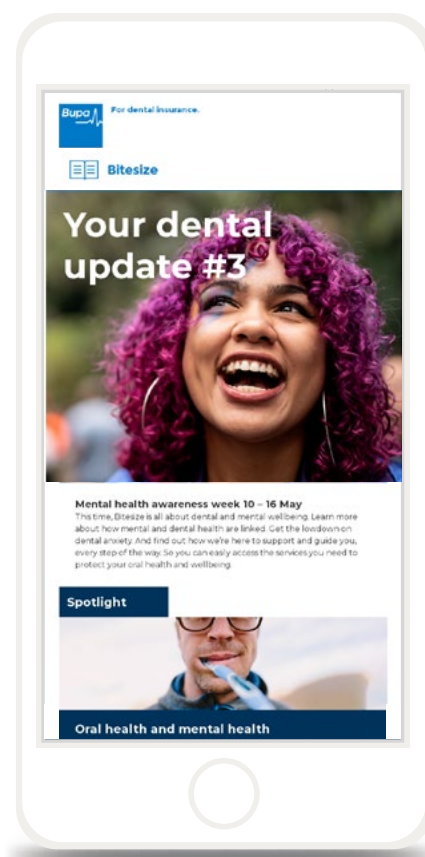
## Everyday Rewards

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.





# 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 and your membership certificate will show your level of cover.

Where we say for each course of treatment, we mean all visits needed to complete this treatment. This includes preparation, supply and fit for each tooth restoration and any associated laboratory costs needed for this.

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

## Worldwide preventative dental treatment

	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Dental examinations</b>					
<b>Routine examination</b>	up to £30	up to £40	up to £70	up to £80	up to £110
	for each visit, unlimited visits in each policy year				
<b>New patient examination or specialist consultation</b>	up to £50	up to £60	up to £70	up to £80	up to £110
	one visit in each policy year				
<b>Dental X-rays</b>					
<b>Small X-ray including bitewing or intraoral</b>	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		
<b>Other dental X-rays or scans</b>	up to £15	up to £25	up to £30	up to £38	up to £45
	for each X-ray or scan, unlimited X-rays or scans in each policy year				
<b>Scale and polish</b>					
<b>Scale and polish (by your dentist or hygienist)</b>	up to £30	up to £45	up to £90	up to £100	up to £130
	for each visit, unlimited visits in each policy year				
<b>Periodontal treatment</b>					
<b>Periodontal treatment</b>	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 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
	for each tooth				
Fissure sealant	up to £20	up to £25	up to £30	up to £35	up to £40
	for each tooth				
Topical fluoride treatment	up to £30	up to £35	up to £40	up to £45	up to £50
	for each tooth				
Root canal treatment	up to £110	up to £155	up to £200	up to £300	up to £350
	for each tooth, for each course of treatment				
<b>Extraction and surgical treatment</b>					
Surgical implant	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
	for each implant				
Simple extraction	up to £20	up to £32	up to £55	up to £75	up to £140
	for each tooth				
Surgical extraction (flap raised)	up to £50	up to £55	up to £80	up to £100	up to £140
	for each tooth				
Apicectomy	up to £58	up to £100	up to £120	up to £150	up to £175
	for each tooth, for each course of treatment				
<b>Restorative dental treatment</b>					
Inlay/onlay	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 £215	up to £240	up to £270	up to £390	up to £425
	for each tooth, for each course of treatment				
Crown	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 £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 £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 £35	up to £56	up to £90	up to £110	up to £125
	for each course of treatment				

## Worldwide restorative dental treatment (continued)

	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Denture</b>					
Upper or lower denture (partial or full)	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 relines of a denture (partial or full)	up to £30	up to £35	up to £40	up to £50	up to £60
	for each repair				
<b>Other treatment</b>					
Mouthguard (partial or full)	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 £65	up to £75	up to £85	up to £115	up to £125
	for each 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
	for each policy year				
Intravenous and oral sedation (Worldwide cover)	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 £800 for each policy year				
Dental injury treatment (Worldwide cover)	up to £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				

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](https://bupa.co.uk/rewards)

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

Bupa dental insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 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 No. 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2023

**To find out more, visit**  
**[bupa.co.uk/dental/dental-insurance/employee-support](https://bupa.co.uk/dental/dental-insurance/employee-support)**