

Bupa dental insurance.
Better for business

 MercerMarsh
Benefits



Bupa dental insurance
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 towards everyday dental costs, 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 treatment costs and NHS wait times increase, dental problems are being left unchecked and untreated.

With Bupa dental insurance 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.

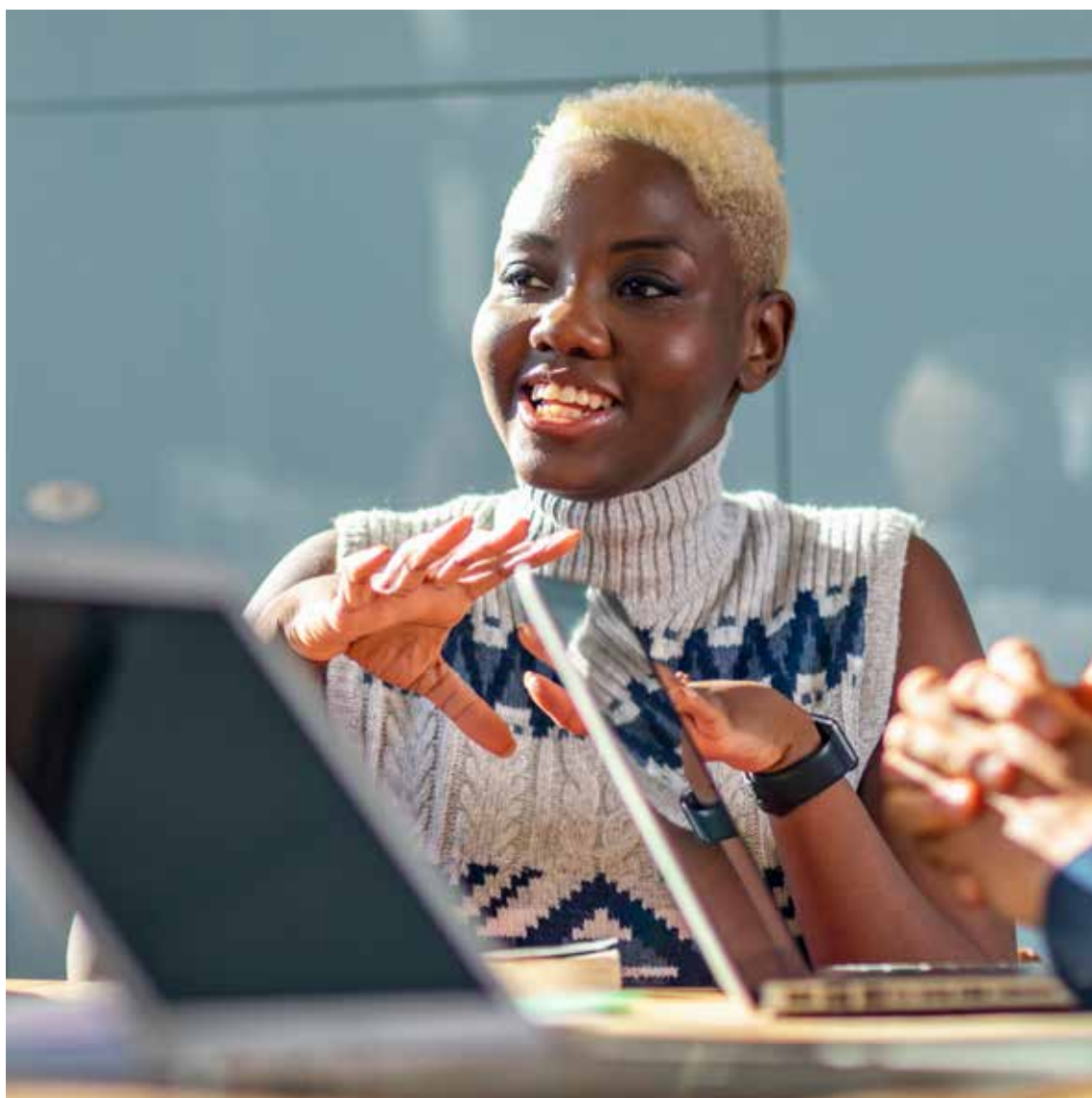
Shaping the future of workplace wellbeing

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 allowances in many areas and we now cover for hospital treatment up to benefit allowances, 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 their 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

Flexible support



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 allowances.



Oral Healthline

We guarantee an appointment at one of our practices, or we can arrange a consultation to give fast advice.



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.



Bupa Finder

Finder, our unique, online tool, helps employees to easily locate their nearest Bupa Dental Care practice and see what benefits are offered there.



Online booking

Employees can also secure their next routine examination or hygiene appointment on Finder by clicking 'Book an appointment' to plan their visit, subject to availability.

Easy-to-manage cover



My Bupa

My Bupa is our members' digital account. It allows employees to make claims, view their policy, 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 quick and easy with 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 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 introduced some great enhancements, including the removal of wait periods on oral cancer treatment+, adding Level 5, increasing 30 benefit allowances so your employees can claim more cash back and paying up to benefit allowances for hospital dental treatment that was previously excluded from our policy.



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.

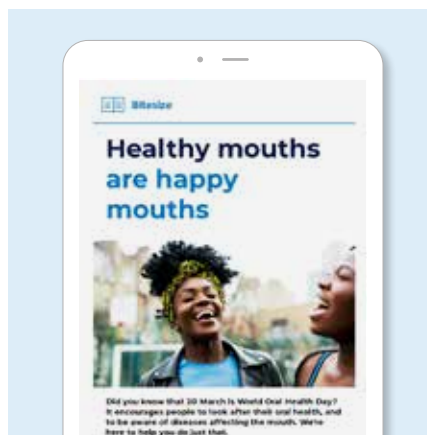
†We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date.

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.

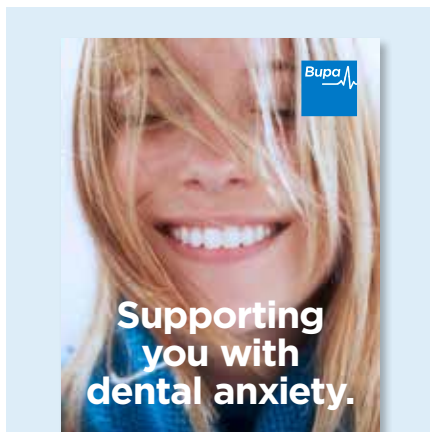
Health and wellbeing support

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

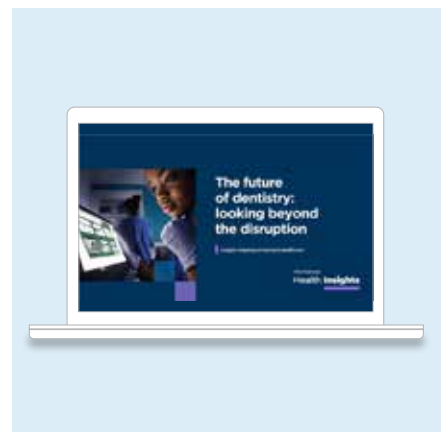
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.



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.

Note: Everyday Rewards are subject to change.



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

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 track exactly what's being claimed for under their restorative benefit, whether it's treatment for each tooth, for each course of treatment or for each policy year.

How Bupa Dental Plan works

- Employees can choose any dentist they like, private or NHS.
- 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 Plan 1 to Plan 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 supplied 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, bridges or dentures to correct a pre-existing condition or gap that occurred 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



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

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 with registration 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 registration number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

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bupa.co.uk/mmb-dental-insurance