

**Bupa dental insurance.**  
**Better for business**

 **MercerMarsh**  
**Benefits**



# **A valuable benefit for business**

## **Bupa Dental Plan**

# 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.

# Dental care that's easier to access and manage



Rising costs and delays are making it harder for people to access the dental care they need. 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](http://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<sup>†</sup>, 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.

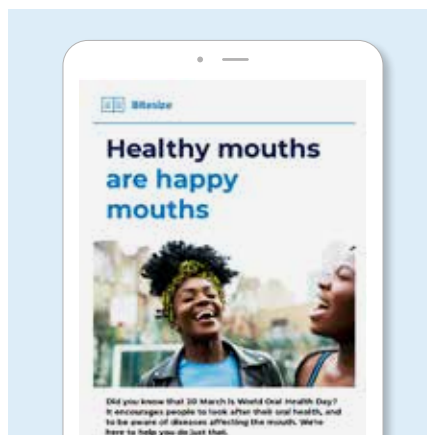
<sup>†</sup>We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date.

# 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.

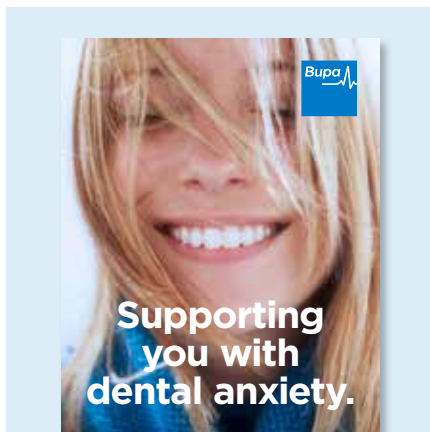
## Health and wellbeing support

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

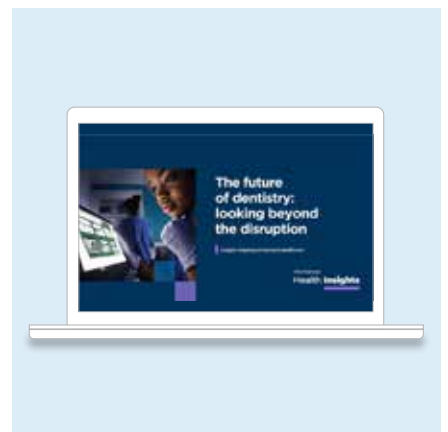
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.



## 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.

**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 Table of Cover

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

Here are details of the maximum amount employees and anyone covered on the policy can claim up to in each policy year. These benefit allowances are per person and the membership certificate will show the 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 reline 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.

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