

Our new Bupa dental allowance



What is the dental allowance?

As part of all consumer health insurance policies, we're now including a new dental allowance.

The allowance covers:

- One dental appointment at a Bupa Dental Care practice.
- A £300 allowance towards the cost of any restorative dental treatment your client needs after the appointment. This covers things like crowns or fillings.

Both the appointment and £300 allowance are available for each person covered, every policy year. The policy owner's membership certificate shows who's covered.

Is the dental allowance available to all ages, including children?

Yes, anyone named on the membership certificate can use the dental allowance each policy year, including children.

Where can the allowance be used?

It must be used at a Bupa Dental Care practice. Visit bupa.co.uk/dental-care for a full list of practices.

How do my clients book an appointment?

1. **Choose where they'd like their appointment** — close to home, work or somewhere else. Visit bupa.co.uk/dental-care for a full list of Bupa Dental Care practices.
2. **Book the appointment** directly with the practice online, over the phone or in person. There's no need to call Bupa Insurance and pre-authorise the appointment or restorative treatment.
3. **Give the practice their details.** They'll just need to let the practice know they have Bupa health insurance and provide their membership number. This can be found on their policy documents.

Do they need to be registered as a patient at a Bupa Dental Care practice to book their appointment?

No - they can register at their appointment.

What if they're already registered with an NHS dentist or a non-Bupa dental practice?

Your clients can continue to stay registered at their existing NHS or non-Bupa dental practice. However, the dental allowance can only be used at a Bupa Dental Care practice. These can be found at bupa.co.uk/dental-care

How is the dental allowance used?

The first dental appointment will be fully covered by your client's policy. This can be a routine check-up, a new patient examination or an emergency appointment. If they need any restorative treatment after this, they will receive a £300 allowance towards the cost. After the dental treatment, the receptionist will send us their claim and we'll pay the practice directly - up to their £300 allowance.

They'll need to pay for any dental treatment that isn't covered on their policy or costs more than their £300 allowance.

For information on how to use the dental allowance, they can take a look at the dental allowance important information document in their membership pack.

What happens if the bill costs more than £300?

Your client will need to pay any outstanding balance to the practice.

Does the dental allowance affect my client's health insurance cover?

They won't need to pay any excess, and it won't affect their no claims discount or low claims bonus if they have one.

My client already has dental insurance or a dental plan that covers their dental treatment. Can they use them both?

- They can use this benefit along with any other Bupa health cover or dental cover they have, including the Bupa By You Dental 20 Add-on, (Benefit A4 in the Bupa By You policy guide) if it's included within their cover and stated on their membership certificate.
- As they can only claim for eligible dental benefits or allowances once, it is important to check what existing cover they have before making a claim or using a benefit allowance. If they do have another policy that provides dental cover, their treatment costs may be split. How this works is explained in the 'other insurance cover' section of their policy guide.

Does my client need to be medically underwritten for pre-existing dental conditions?

No. This allowance doesn't require any medical underwriting and they don't need to pre-authorise their appointment or restorative treatment.

What dental treatment are they covered for?

One dental appointment including either a routine check-up, a new patient examination or an emergency appointment. The £300 allowance will cover any clinically necessary restorative dental treatment they need after this appointment.

Clinically necessary restorative dental treatment means any treatment recommended by their dental professional needed to keep their teeth and gums healthy and free from pain. This includes treatments such as fillings, extractions, root canal, crowns, bridges or dentures.

Is there anything my client can't use dental allowance for?

The following dental and oral treatments aren't covered:

- cosmetic treatment
- routine hygienist appointments
- antibiotics, painkillers or other prescription charges
- anti-snoring devices
- dental consumables such as toothbrushes, mouthwash and dental floss
- dental injuries caused whilst participating in physical contact sport such as rugby or boxing
- dental treatment, care, or repair to gums, teeth, mouth or tongue in connection with mouth jewellery
- mouthguards
- replacement of dentures or a prosthetic appliance which have been lost or stolen
- self-inflicted dental injuries
- specialist consultations for restorative or orthodontic treatment
- surgical implants, bridges, or dentures when used to correct a pre-existing condition or pre-existing gap that occurred before their cover start date. This includes replacement of a surgical implant, bridge or denture that has previously been fitted for a tooth that was extracted before their policy began
- surgical implants, bridges or dentures for a tooth that was extracted before their policy began.

What will happen at a dental appointment?

At a dental appointment, a Bupa Dental Care clinician will:

- examine their mouth, teeth, gums, cheeks and tongue
- ask them questions about any problems or pain they've had since their last check-up
- give them advice on things they can do to improve their oral health such as recommendations on their diet, how to brush, oral hygiene, etc
- if needed, X-ray their mouth to check for any hidden problems such as decay and bone loss due to gum disease
- check for signs of mouth cancer or other general diseases and recommend the next steps to take.

If my client doesn't need treatment after their initial check-up, can they use the £300 allowance later?

They can use their £300 treatment allowance at any time during the policy year, following a dental appointment at a Bupa Dental Care practice.

They can't roll over their balance into the next policy year, but their benefit allowance will reset every year when their policy renews.

Will they need to pay for a second appointment, or will this come out of the £300 allowance?

They'll need to pay for further appointments as their policy only includes one appointment each policy year. If eligible treatment is required at this appointment, this will come from the £300 allowance.

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