

# Our Bupa dental allowance



## What is the dental allowance?

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

Please note it cannot be used for a routine hygienist appointment.

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](https://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](https://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](https://bupa.co.uk/dental-care)

## My client lives in the Channel Islands/Isle of Man, what should they do?

Customers in the Channel Islands or Isle of Man may not live close to a Bupa Dental Care practice. They can call us if they wish to discuss using their existing dentist or a dentist more local to them.

## 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.

Please note it cannot be used for a routine hygienist 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 section of their policy guide.

## 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.

## What if my client is already registered with an NHS dentist or a non-Bupa dental practice?

They can continue to stay registered at their existing NHS or non-Bupa dental practice. However, the dental allowance can only be used at participating Bupa Dental Care practices. These can be found at [bupa.co.uk/dental-care](https://bupa.co.uk/dental-care). The Dental Allowance can support them if they have a dental emergency and their current dentist doesn't have any availability to fit them in, or if they are away from home in the UK.

## Does the dental allowance affect my clients 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.

### Can my client use the benefit towards hygienist appointments?

They can use the £300 allowance, but only if it is recommended as part of a treatment plan following the initial appointment with the dentist.

### Are all x-rays covered as part of my clients appointment?

- Any clinically necessary small x-rays (bitewing or periapical) taken during the yearly appointment are covered as part of that dental appointment.
- Any other x-rays or scans required in the yearly appointment or during other visits can be claimed from the £300 restorative treatment allowance, if they are part of a treatment plan developed to restore your oral health.

### 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.

### Can my client remove the dental allowance from their policy?

No. We've added this to all personal policies and it can't be removed.

We know that it can be difficult to access dental services and many of our customers have asked for this type of support. Oral health is closely linked to your physical and mental health. For example, dentists can help identify wider health concerns, such as cardiovascular disease and pneumonia.

### What if my client doesn't live near a Bupa Dental Care practice?

If they live 15 miles from a Bupa Dental Care practice (or 5 miles within central London), your client can call us on **0345 609 0111 (option 1)** to discuss their options. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor phone calls.

### What if my client has a health condition, which means they can't access their nearest Bupa Dental Care Practice?

They can call us on **0345 609 0111 (option 1)** to discuss their options. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor phone calls.

Bupa health 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. Financial Services registration number 203332.

Bupa insurance policies are arranged and administered by Bupa Insurance Services Limited. Registered in England and Wales with registration number 3829851. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services registration number 312526.

You can check the Financial Services Register by visiting <https://register.fca.org.uk> or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ © Bupa 2024

Bupa Dental Care is a trading name of Oasis Dental Care Limited. Registered in England and Wales with registration number 00478127. Registered office: Bupa Dental Care, Vantage Office Park, Old Gloucester Road, Hambrook, Bristol, United Kingdom BS16 1GW.

Oasis Dental Care Limited has a number of trading names including Bupa Dental Care. For a list of all our different trading names please visit:

[bupa.co.uk/dental/dental-care/about-us/trading-names](https://bupa.co.uk/dental/dental-care/about-us/trading-names)