

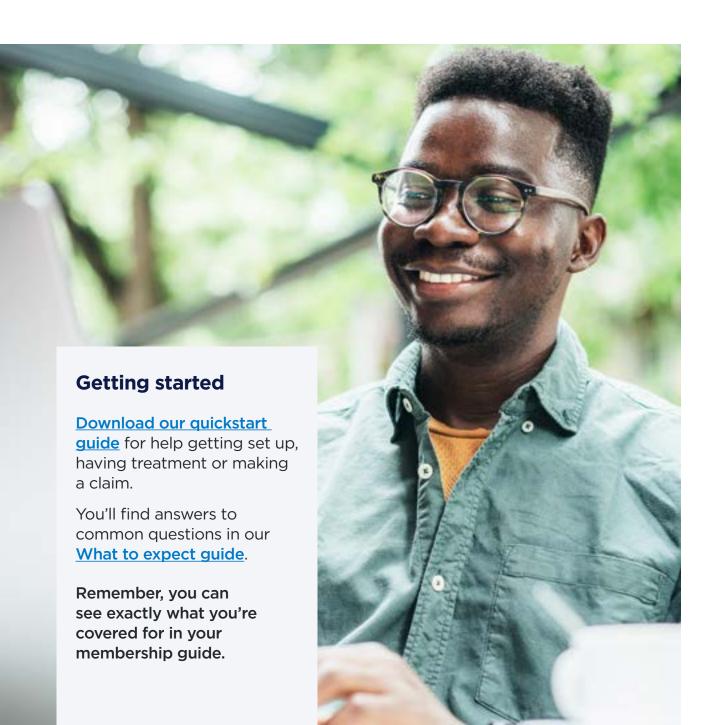
# The way dental cover should be. Bupa Dental Plan



## Seeing a dentist shouldn't be difficult

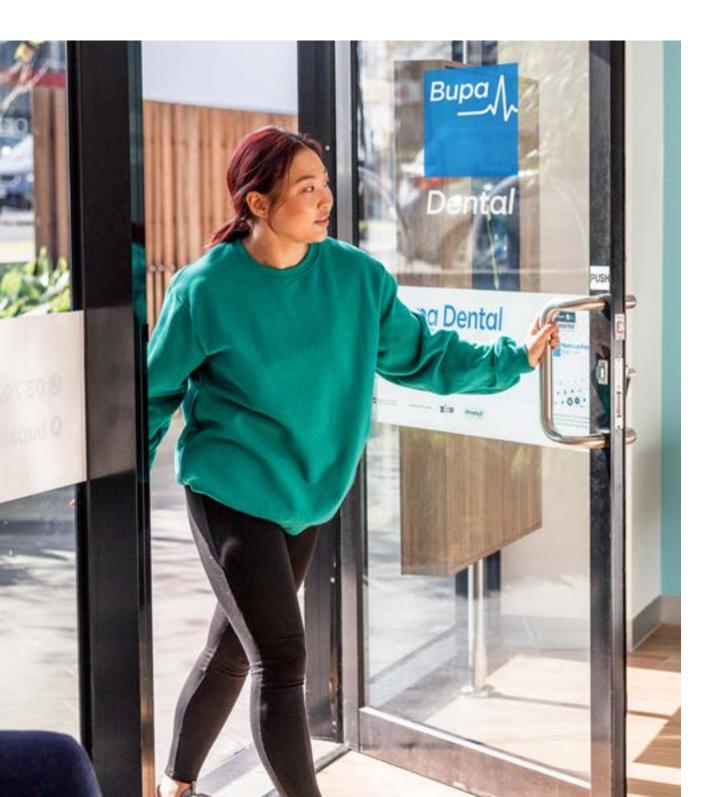
We all need dental care, but with long wait times and rising costs, accessing it isn't always easy. With our dental cover you get quick access to a dentist and cashback on your treatment costs.

It's clear, no fuss, convenient cover, for healthier smiles all round.



## Joined up healthcare. It's what we do

We're the only insurer with our own dental practices - over 360 of them across the UK. That's over 2,500 Bupa dental professionals working hard to get you smiling again. It means from cover to care, you're in safe hands.



## Big benefits at Bupa practices

We're all about options. So, you can find your local Bupa dentist, stick with your current one, or see any other dentist you like for treatment.

### Using a Bupa dental practice unlocks a range of benefits



#### Speedy, hassle-free claiming

At most practices, we'll settle your claim at the reception desk with our **Instant Claim** service.



#### **Guaranteed appointments**

There's always a space at our practices so your dental worries get sorted sooner.



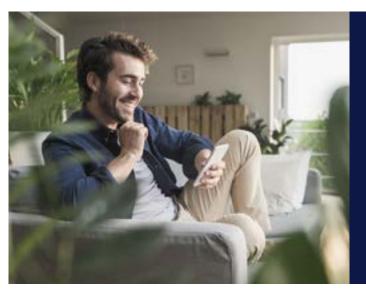
#### **Discounts**

Get up to 20%\* off the cost of general dental treatments.



#### We're never far away

Over 360 practices across the UK means less time spent travelling to appointments.



### Finding a Bupa dentist is easy

Use <u>Finder</u>, our time-saving search tool to find your nearest dentist and book your next check-up online.

<sup>\*</sup>You must tell 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 network dental practices where this offer is available, see 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 our dental cover works

1

#### **Choose your dentist**

Stick with your current one or head to Finder to book in with a Bupa dentist.

2

## Attend your appointment

Get the treatment you need from your chosen dentist.

3

## Claim costs back up to your benefit allowances

At most Bupa practices, we'll settle your claim there and then.

Not using a Bupa dentist? No problem. Submit your claim through My Bupa with a receipt.

\*You must tell 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 network dental practices where this offer is available, see 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.

# Giving you more choice

### + Already have a dentist?

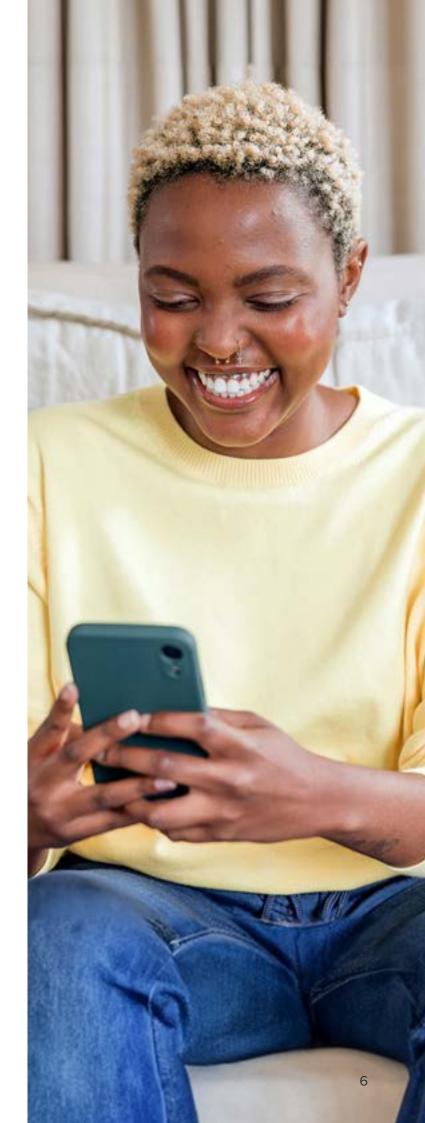
No problem. You can stay with your own dentist or choose a Bupa Dental Care practice.

## + 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 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.

## Here when you need us most



#### Fast phone advice

Our Oral HealthLine is free to use and gives you speedy answers on any dental worries.



## **Cover for hospital treatment**

Some treatments need to be carried out in a hospital, so it's good to know you're covered for this too, up to benefit allowances.



## Planned treatments honoured

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



## 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.



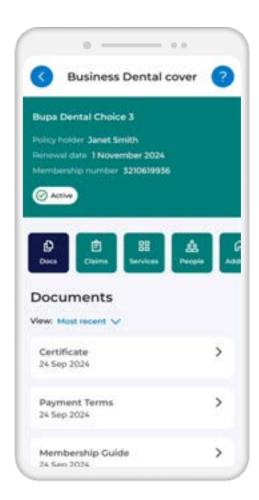
## **Enhanced restorative** benefits

We've increased our restorative benefit allowances for things like fillings. Giving you more for your money.

<sup>\*</sup>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 to us, we'll provide continuous cover so long as you had dental insurance via the previous provider and your policy covered against oral cancer.

## Your cover, on-demand

In-app or online, My Bupa makes managing your cover a breeze.



#### Submit claims

Submit your claims quickly and easily online.

### ✓ View benefits remaining

See what you're covered for, how much you can claim and what cashback you have left to claim.

### Check claims history

Keep tabs on all your past claims.

### ✓ See all cover details

Keep track of your documents, policy limits and benefit allowances.



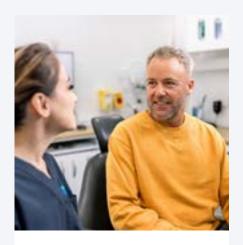
Download My Bupa from the App Store or Google Play





## Making your cover stretch even further

Added extras to look after your health and wellbeing.



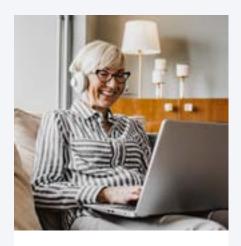
## **Anxious patient support**

Our specialist dentists within our network will take care of you and make sure your experience is as comfortable as possible.



## Hand-picked rewards

We'll send you exclusive health, wellbeing and leisure discounts that make you feel great.



## 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 Bupaowned practice.

## Stay in-the-know

We'll send you regular updates, guidance and resources via our newsletter.



### **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 meaning everyone covered on the policy can claim up to the amounts shown.

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 policy guide.

#### Worldwide preventative dental treatment

	Level 1	Level 2	Level 3	Level 4	Level 5
Dental examinations					
Routine examination	up to £30	up to £40	up to £70	up to £80	up to £110
	for each visit, unlimited visits in each policy year				
New patient examination or specialist consultation	up to £50	up to £60	up to £70	up to £80	up to £110
	one visit in each policy year				
Dental X-rays					
Small X-ray including bitewing or intraoral	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		
Other dental X-rays or scans	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				
Scale and polish					
Scale and polish (by your dentist or hygienist)	up to £30	up to £45	up to £90	up to £100	up to £130
	for each visit, unlimited visits in each policy year				
Periodontal treatment					
Periodontal treatment	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	
Fillings and composite bonding	up to £60	up to £85	up to £95	up to £120	up to £165	
	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 £35	up to £40	up to £45	up to £50	up to £55	
	for each tooth					
Root canal treatment including apicectomy	up to £115	up to £160	up to £205	up to £305	up to £355	
	for each tooth, for each course of treatment					

## **Worldwide restorative dental treatment (continued)**

	Level 1	Level 2	Level 3	Level 4	Level 5	
Extraction and surgical treatment						
Surgical implant	up to £425	up to £600	up to £850	up to £1,000	up to £1,300	
	for each implant					
Extractions	up to £50	up to £55	up to £80	up to £100	up to £140	
	for each tooth					
Restorative dental treatment						
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					
Porcelain 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	up to £35	up to £56	up to £90	up to £110	up to £125	
and core, or prefabricated post and core)	for each course of treatment					
Denture						
Upper or lower denture	up to £360	up to £450	up to £500	up to £650	up to £800	
(partial or full)	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					
Other treatment						
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	up to £65	up to £75	up to £85	up to £115	up to £125	
restorative dental treatment	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 <i>UK</i> only	up to £100	up to £100	up to £100	up to £100	up to £100
	for each night you stay in hospital up to £1,000 in each policy year				

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