

**We've got  
dental covered.**



# Why choose Bupa dental insurance?

Everyone needs dental care. Employees can use their dental plan at least twice a year – and feel good about it – thanks to you supporting their health and wellbeing. With our plans, employees can even add their partner and/or children.

## All of this. Covered.

- **No unexpected costs on preventative treatment with Levels 3 and 4 of Plan** in participating centres within the Bupa Dental Insurance Network. We'll pay preventative treatment costs in full within the usage limits of the plan.<sup>‡</sup>
- **We cover the bigger issues too** including dental injuries and emergencies worldwide and oral cancer cover when being referred for treatment and using Bupa partnership consultants and partnership facilities. Six month wait applies from the date of joining.
- **No forms, no fuss claiming** in participating centres in our dental insurance network. This means your employees won't need to pay now and claim back later.<sup>^</sup> Alternatively, they can claim online. It's quick and easy. Please note, that not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.
- **Up to 20% discount<sup>†</sup> on general dental treatment costs** at selected Bupa-owned and approved network dental practices. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

<sup>‡</sup>With our **Preventative Care Promise** we guarantee that there will be no unexpected costs for your employees to pay on covered preventative dental treatment. Preventative treatments we cover, are up to two routine examinations per year, up to two appointments for a 30 minute scale and polish, and unlimited small X-rays up to your policy's annual benefit limits. Our Preventative Care Promise only applies to treatment provided in participating centres in the Bupa Dental Insurance Network. Please visit [finder.bupa.co.uk](https://finder.bupa.co.uk)

<sup>^</sup>Claims are forwarded by selected practices in the Bupa Dental Insurance Network as agent of Bupa Insurance Limited. Any claims for orthodontic, dental emergency, dental injury treatment and oral cancer cannot be processed by the dental centre and a claim form must be submitted. Also, all claims for NHS treatment in Scotland and Northern Ireland must be submitted using a claim form which can be found on [bupa.co.uk](https://bupa.co.uk). For a claim form go to [bupa.co.uk](https://bupa.co.uk) or call us.

<sup>†</sup>10% or 20% discounts are available depending on the practice. To find the selected Bupa owned and approved centres where this offer is available go to [finder.bupa.co.uk](https://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.

# Bupa Dental Plan.

Simple, flexible and easy to manage, Bupa Dental Plan gives your employees the freedom to stay on top of their oral health with the dentist of their choice.

## How Bupa Dental Plan works

- Treatments are grouped together in categories or 'pots', meaning employees can claim multiple times within the same area up to their benefit limits.
- You can select different levels of cover from Core to Level 4. Each level has a different benefit limit.
- With Levels 3 and 4, in nominated Bupa practices in the Bupa Dental Insurance Network, employees won't face any unexpected bills for preventative treatment as we cover it in full when used in line with product usage limits. Together with no forms, no fuss claiming, your employees will never pay for preventative treatments in selected dental practices.

**Speak to your account manager to find out more**

## At a glance

This is a high level overview of the benefits available under Bupa Dental Plan. Full policy terms are available in the Bupa Membership Guide including a full list of exclusions and exceptions.

### Who is it for?

- |                                  |   |
|----------------------------------|---|
| Small to medium sized businesses | ✓ |
| Large corporates                 | ✓ |

### Who pays?

- |               |   |
|---------------|---|
| Company paid  | ✓ |
| Employee paid | ✓ |

### Option to cover family?



### Product structure

Benefits

### Can employees use any dentist?



### Discount for using a dentist in the Bupa network?



### What is included?

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| Preventative treatment            | ✓                                |
| Restorative treatment             | ✓                                |
| Dental implants                   | ✓                                |
| Orthodontics                      | ✓                                |
| Emergency cover                   | ✓                                |
|                                   | (worldwide)                      |
| Dental injury                     | ✓                                |
|                                   | (worldwide)                      |
| Hospital cash benefit             | ✓                                |
| Anaesthetist fees                 | ✓                                |
| Mouthguards                       | ✓                                |
| Oral cancer (unless pre-existing) | ✓                                |
|                                   | (after a 6 month waiting period) |

### What isn't included?

- |   |   |
|---|---|
| Cosmetic treatment  | X |
| Dentist call-out fees   | X |
| Mouthguards (sports)  | X |
| Telephone consultations with dentists following emergency or injury     | X |
| Injuries that take place before cover start date                        | X |
| Surgical implants to correct a gap that existed before cover start date | X |

**Your employees will need to pay any costs that exceed their benefit limits.**

# Bupa Dental Choice.

This cost-effective option offers the reassurance of itemised dental and the freedom to use any dental practice.

## How Bupa Dental Choice works

- Treatments are itemised, allowing employees to see how much they can claim for each individual procedure.
- You can select different levels of cover – Core, Classic, Premier, Platinum, Prestige – with Core offering the lowest benefit limits and Prestige the highest.

**Speak to your account manager to find out more**

## At a glance

This is a high level overview of the benefits available under Bupa Dental choice. Full policy terms are available in the Bupa Membership Guide including a full list of exclusions and exceptions.

### Who is it for?

|                                  |   |
|----------------------------------|---|
| Small to medium sized businesses | ✓ |
| Large corporates                 | ✓ |

### Who pays?

|               |   |
|---------------|---|
| Company paid  | ✓ |
| Employee paid | ✓ |

### Option to cover family?



### Product structure

Itemised

### Can employees use any dentist?



### Discount for using a dentist in the Bupa network?



### What is included?

|                                   |                                       |
|-----------------------------------|---------------------------------------|
| Preventative treatment            | ✓                                     |
| Restorative treatment             | ✓                                     |
| Dental implants                   | ✓                                     |
| Orthodontics                      | ✓                                     |
| Emergency cover                   | ✓<br>(worldwide)                      |
| Dental injury                     | ✓<br>(worldwide)                      |
| Hospital cash benefit             | ✓                                     |
| Anaesthetist fees                 | ✓                                     |
| Mouthguards                       | ✓                                     |
| Oral cancer (unless pre-existing) | ✓<br>(after a 6 month waiting period) |

### What isn't included?

|   |   |
|---|---|
| Cosmetic treatment  | X |
| Dentist call-out fees   | X |
| Mouthguards (sports)  | X |
| Telephone consultations with dentists following emergency or injury     | X |
| Injuries that take place before cover start date                        | X |
| Surgical implants to correct a gap that existed before cover start date | X |

**Your employees will need to pay any costs that exceed their benefit limits.**

# 415,000

**estimated working days  
are lost each year due  
to oral health problems.**

The British Society of Dental Hygiene and Therapy, Feb 2016

**Dental insurance was placed  
in the top five health and  
wellbeing benefits offered by  
respondents' organisations.**

Employee Benefits survey, May 2017

## Which dental practice?

Employees are free to stay with their current dentist or use a dentist in our network.

With over 450 Bupa-owned practices nationwide, there's likely to be a practice close to home or work – helping your team take less time out of the working day.

Within the Bupa Dental Insurance Network, we have:

- Bupa approved dental practices
- Bupa Dental Care – our own dental practices on the high street
- specialist practices that are 'Part of Bupa'

Find your local Bupa dental centre at  
**[finder.bupa.co.uk](http://finder.bupa.co.uk)**

## If you have other products with us

### Discounted cover

If your business has health insurance with us, you could benefit from a discount on our dental insurance. Please speak to your account manager for more information.

### 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.



**Dental  
Care**



**total  
orthodontics**  
Part of Bupa

**Speak to your account manager  
to find out more**

Bupa dental insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 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:

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