

Bupa dental insurance.



**The way dental
cover should be.
Bupa Dental Choice.**

Dental care should be easy to access.

We make it that way.

With over 40 million missed NHS dental appointments between April 2020 and December 2021, we know it can sometimes be difficult to get to the dentist. We also realise how important dental concerns are – 18% of people said their dental health was one of their biggest health and wellbeing concerns. Dental worries are as high as cancer (also at 18%) and ahead of heart health worries (15%).*

With Bupa dental insurance, you get clear, no fuss, convenient cover. We give you the reassurance of being able to access a dentist quickly and easily and claim cash-back on your dental treatment. It's also good to know you're covered for preventative, restorative, emergency, injury, orthodontic and oral cancer treatment.



3 year wait

Research shows some patients have been asked to wait up to three years to get an NHS appointment. However, private appointments are available within a week.¹

42% can't afford dental costs

More than a third of people either struggle to pay for or avoid any dental treatment because they can't afford the costs.¹

65% less

Oral cancer referrals fell by 65% in the early stages of lockdown, which suggests detection rates were also lower due to lack of accessibility to appointments.²

*According to the new Bupa Wellbeing Index, a landmark survey conducted amongst 8,000 UK adults that has uncovered the state of the nation's health and wellbeing. ¹Healthwatch England, 2021. ²Oral Health Foundation: The State of Mouth Cancer UK Report 2020/21

Your insurance. Our practices.

Only Bupa unites dental insurance with over 470 Bupa-owned practices across the UK. This gives us extensive coverage to help you get help fast.

We give you the freedom to see any dentist you like, but choosing to see a dentist within the Bupa Dental Insurance Network opens up benefits such as discounts, Instant Claim and access to trusted expertise.

Discounts

Get up to 20% off your dental treatment when you use a Bupa Dental Care practice in our network.*

Instant Claim

We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, we'll settle your eligible claims for you instantly at the reception desk. Paid up to benefit limits.

Trusted expertise

Trusted care that's easy to access. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.



Find your local Bupa Dental Care practice at finder.bupa.co.uk

*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 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 it works in practice.

1 You have a sore tooth and you'd like to book an appointment.

2 Search **finder.bupa.co.uk** for a convenient practice to go to in the Bupa Dental Insurance Network or contact the Bupa Dental Care support line on 0808 115 5642.

3 There's a Bupa Dental Care practice nearby, you call the practice and get an appointment.

4 You attend your COVID-safe appointment and the problem is sorted by an experienced dentist.

5 Afterwards, your claim is settled instantly at the desk with Instant Claim*, with a **10 or 20% discount^^** on top because you're a Bupa dental insurance member.

6 You schedule your next check up for six months time. You'll get emails from Bupa Dental Care asking how your treatment went and reminding you when it's time for your next appointment.



*Instant Claim is not available in all Bupa-owned practices.

^^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 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.

Dental cover should be **flexible.**



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 routine examinations.



Worldwide cover[^]

Whether you're staying home or travelling, you're covered for eligible treatment.



[^]Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.

Dental cover should be **reassuring.**



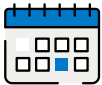
No wait periods on oral cancer

It's one of the most worrying issues in dental care, so we've removed the wait period for oral cancer treatment.*



We cover all clinically necessary restorative dental treatment

No hidden jargon - we'll cover all clinically necessary restorative treatment up to your benefit limits.



Planned treatments honoured

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



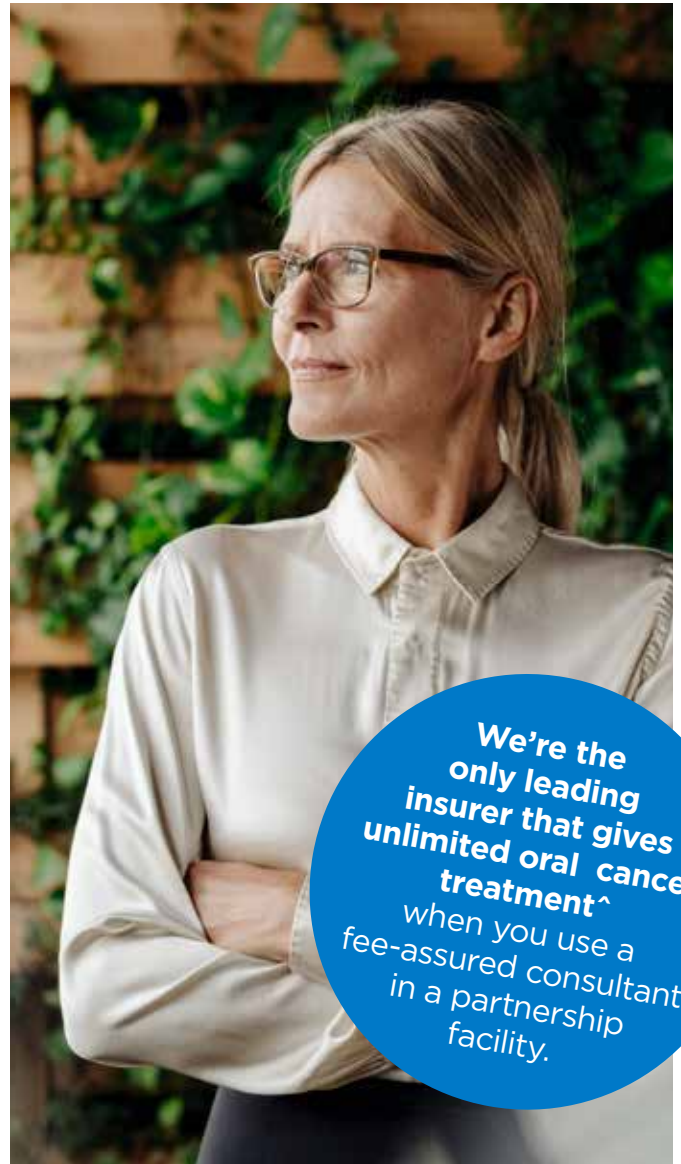
Enhanced restorative benefits

We've introduced Choice 5 and increased 32 benefit limits. Claim even more cash-back for things like fillings, root canals, crowns, bridges, orthodontic treatment and more.



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 limits.



We're the only leading insurer that gives unlimited oral cancer treatment^ when you use a fee-assured consultant in a partnership facility.



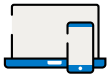
Bupa Dental Care Support Line

We guarantee an appointment at a Bupa Dental Care practice if necessary, but can also arrange for fast advice via phone or video.

*We do not cover oral cancer that was diagnosed or for which you had symptoms or investigations before your cover start date. If your sponsor is transferring your dental insurance from another provider, we will provide continuous cover if you had dental insurance via the previous provider.

^As of May 2022. This analysis is based on an internally conducted review of the business dental insurance market, using publicly available information from the major insurers in the UK. This refers to standard oral cancer cover when it is included in the selected dental insurance product. We acknowledge that business schemes can have bespoke benefits. Visit bupa.co.uk/oral-cancer-comparison to see how we compare.

Dental cover should be easy to manage.



Online access

By creating a digital account on Bupa Touch, you have always-on access to your policy and claims history. You can also make claims easily online.**



Stay informed

We'll send you regular updates via our newsletter.



Find a dentist

Our unique online tool, Finder, helps you easily locate your nearest Bupa Dental Care practice and see all the benefits offered there.



**Some claims cannot be submitted online, including dental injury and hospital cash benefit claims and claims for overseas treatment. You will need to call us if you wish to claim for oral cancer treatment.

Dental cover should give you more.

Added extras to look after your health and wellbeing.



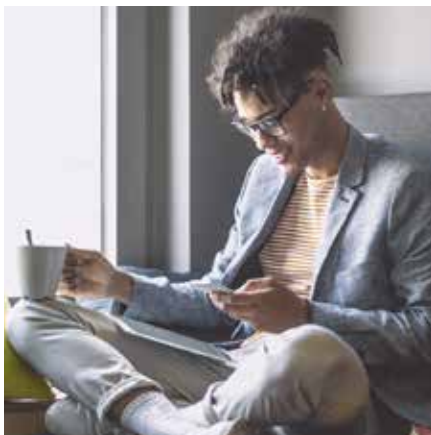
Anxious patient support

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.



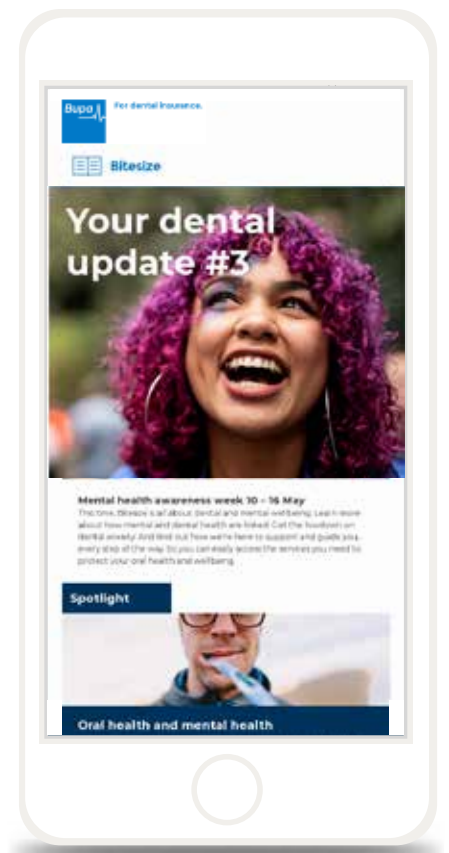
Everyday Rewards

You can join the Bupa Everyday Rewards programme which offers discounts focused on health, leisure and wellbeing.



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 Bupa-owned practice.



Bupa Dental Choice Table of Cover

A range of cover options to help suit your needs.

The tables show the maximum amount of benefits you can claim up to per person per policy year.

Where we say per course of treatment in the Table of Cover this means all visits relating to each full course of treatment including preparation, supply and fit.

Refer to Section 3 'Policy Terms' in the membership guide for full details of what's covered, what's not covered and any limitations on cover by treatment type.

Worldwide preventative dental treatment

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Dental examinations					
Routine examination	up to £27.50	up to £30	up to £40	up to £52	up to £65
	per visit, unlimited visits per policy year				
New patient examination or specialist consultation	up to £40	up to £50	up to £65	up to £75	up to £90
	one visit per policy year				
Dental X-rays					
Small X-ray including bitewing or intraoral	up to £6	up to £8	up to £10	up to £12	up to £15
	per X-ray, unlimited X-rays per policy year				
Other dental X-rays or scans	up to £15	up to £25	up to £30	up to £38	up to £45
	per X-ray or scan, unlimited X-rays or scans per policy year				
Scale and polish					
Scale and polish (by your dentist or hygienist)	up to £25	up to £40	up to £50	up to £60	up to £100
	per visit, unlimited visits per policy year				
Periodontal treatment					
Periodontal treatment	up to £90	up to £95	up to £105	up to £120	up to £130
	per visit, unlimited visits per policy year				

Worldwide restorative dental treatment

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Filling (white, silver and amalgam)	up to £45	up to £70	up to £80	up to £105	up to £150
	per tooth				
Fissure sealant	up to £20	up to £25	up to £30	up to £35	up to £40
	per tooth				
Topical fluoride treatment	up to £30	up to £35	up to £40	up to £45	up to £50
	per tooth				
Root canal treatment	up to £110	up to £155	up to £200	up to £300	up to £350
	per tooth, per course of treatment				

Worldwide restorative dental treatment (continued)

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Extraction and surgical treatment					
Surgical implant	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
	per policy year				
Simple extraction	up to £20	up to £32	up to £55	up to £75	up to £140
	per tooth				
Surgical extraction (flap raised)	up to £50	up to £55	up to £80	up to £100	up to £140
	per tooth				
Apicectomy	up to £58	up to £100	up to £120	up to £150	up to £175
	per tooth, per course of treatment				
Restorative dental treatment					
Inlay/onlay	up to £125	up to £175	up to £260	up to £350	up to £375
	per tooth, per course of treatment				
Veneer	up to £215	up to £240	up to £270	up to £390	up to £425
	per tooth, per course of treatment				
Crown	up to £210	up to £250	up to £325	up to £480	up to £500
	per tooth, per course of treatment				
Bridge	up to £425	up to £600	up to £750	up to £900	up to £1,100
	per course of treatment				
Repair of bridge or crown	up to £25	up to £30	up to £35	up to £55	up to £75
	per 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
	per tooth, per course of treatment				
Denture					
Upper or lower denture (partial or full)	up to £360	up to £450	up to £500	up to £650	up to £800
	per denture, per course of treatment				
Repair or relines of a denture (partial or full)	up to £30	up to £35	up to £40	up to £50	up to £60
	per repair				
Other treatment					
Mouthguard (partial or full)	up to £82	up to £150	up to £175	up to £200	up to £225
	maximum of one mouthguard per policy year				
Any other clinically necessary restorative dental treatment	up to £65	up to £75	up to £85	up to £115	up to £125
	per policy year				

Other dental benefits

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Orthodontic treatment UK only	up to £425	up to £500	up to £580	up to £660	up to £750
	per policy year				
Anaesthetist fees (sedation) Worldwide cover	up to £65	up to £70	up to £75	up to £80	up to £100
	per policy year				
Emergency dental treatment Worldwide cover	£1,000 per policy year consisting of four emergencies, up to £250 each				
Dental injury treatment Worldwide cover	up to £5,000 per policy year				
Oral cancer treatment UK only	paid in full to diagnose and to 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 per policy year				

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham RM9 6BF. Terms and conditions can be found at bupa-rewards.bupa.co.uk/terms-conditions

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Arranged and administered by:

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To find out more, visit
bupa.co.uk/dental/dental-insurance/employee-support