

**Bupa dental insurance.**  
**Better for business**



**A valuable benefit  
for business**  
**Bupa Dental Choice**

# Why choose Bupa dental insurance?

It's simple. As your health and wellbeing partner, our aim is to help you build a healthier, happier and more productive workforce, so you're ready to face the challenges of tomorrow.

With Bupa Dental Insurance you'll be helping your employees claim cash-back on their dental treatment. We'll cover preventative and restorative treatment, as well as emergency, injury and orthodontic treatment up to benefit allowances. Oral cancer treatment is paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility. This could help you attract and keep the best talent in a tough job market.



# A benefit that's in demand

Dental care is an essential part of our health and wellbeing. However, many are finding it increasingly hard to access. As NHS wait times increase, dental problems are being left unchecked and untreated.

With Bupa dental cover, you'll be filling the need for accessible dental care. In return, you'll be in a better position to attract and keep the very best talent with a benefit that people will truly value.

## Many struggle to find care

9 in 10 NHS dental practices in the UK are not accepting new adult patients.

BBC, BDA, 2022



## Many can't afford dental costs

Nearly 1 in 4 people in the UK are delaying dental treatment because of its rising costs.

YouGov, 2023



## Oral cancer is left untreated

Oral cancer cases have risen by 34% over the last decade, whilst 5 in 10 UK adults struggle to see a dentist.

Oral Health Foundation, 2022



## Linking oral and general health

Research shows that if left untreated, gum disease can lead to an increased risk of heart disease, a stroke or even Alzheimer's disease.

British Heart Foundation



By making it quicker and easier for your employees to get to the dentist, Bupa dental insurance can help answer all these concerns and more.

# Dental care that's easier to access and manage



Rising costs and delays are making it harder for people to access the dental care they need. With Bupa dental insurance, your employees can see any dentist they like, but a Bupa Dental Care practice is never far away – we have over 360 of them across the UK. What's more, in our Dental Insurance Network, insurance customers can receive benefits such as member discounts and smoother claiming journeys with Instant Claim.

## Bupa Dental Insurance Network

## Flexible support

### Instant Claim



We do the legwork for a hassle-free way to claim. At selected practices in our Dental Insurance Network, employees can settle their claim instantly at the desk, paid up to benefit allowances.

### Bupa Dental Care support line



We guarantee an appointment at one of our practices, or we can arrange a phone consultation to give fast advice.

### Up to 20% discount\*\*



When employees use a Bupa Dental Care practice in our network, they can receive up to 20% off the cost of general treatments.

### Bupa Finder



Finder, our unique, online tool, helps you to easily locate your nearest Bupa Dental Care practice and see what benefits are offered there.

## Easy-to-manage cover

### Bupa Touch



Bupa Touch is our members' digital account. It allows employees to view their policy, make claims, see their history and more at the touch of a button.

### Bupa Connect



Bupa Connect, our award-winning online portal, makes managing your employee's cover easy with quick and easy tools to let you work efficiently and independently.

\*Worldwide cover excludes orthodontic treatment, oral cancer treatment and cash benefit for a hospital stay.

\*\*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](http://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.

# Keeping employees at their best with leading expertise



Clinical expertise is what we do best. Our clinical specialists are experts in their field, helping to drive the innovation of our cover forward. Through customer feedback, we've made some exciting changes to help keep your employees at their best.

## How we're making dental cover even better



### From September 2022

We introduced some great enhancements, including the removal of wait periods on oral cancer treatment<sup>†</sup>, adding Choice 5, increasing 32 restorative benefit allowances so your employees can claim more cash back and paying for hospital dental treatment up to benefit allowances that was previously excluded from our policy.



### From September 2023

We've increased benefit allowances for preventative treatments. The cost of dental treatment is rising and with 7 in 10 claims\* being for preventative treatments, this is where your employees feel it the most.

That's why we've increased allowances across all levels of cover for a routine examination, new patient examination/specialist consultation and scale and polish. This means your employees can claim more cash back for these treatments.

## Bupa Dental Care expertise

Only Bupa unites dental insurance with over 360 Bupa-owned practices across the UK. This gives us extensive coverage to get your employees help fast. We have a team of clinical specialists informing how our Bupa Dental Care practices are managed so if your employees choose to use us, they can be reassured they'll be receiving the very best in dental care so they can reach their full potential at work.

### Quality care

At Bupa Dental Care practices, employees will receive the very best in oral health care. Our practices regularly monitor and train their clinicians to make sure they meet CQC accreditation.

### Specialist oral health treatment

Bupa Dental Care doesn't just offer routine dentistry. At certain practices, employees can access quality care for specialist treatments such as orthodontics, root canal, fillings, gum treatment, oral surgery and more.

\*Based on Bupa dental insurance internal claims data for 2022.

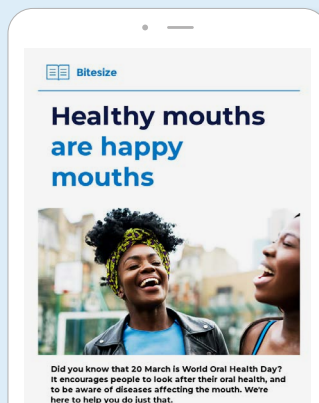
<sup>†</sup>We do not cover oral cancer that was diagnosed or for which your employees had symptoms or investigations before their cover start date.

# Helping you build a healthier, happier organisation

We take care of your employees so they can focus on doing what they do best – driving your business forward. Through education, wellbeing management and preventative programmes, your people can be supported in feeling more in control of their oral health which makes for a more productive workforce.

## Health and wellbeing support

Practical resources designed for businesses including mental health and workplace wellbeing hubs. Our dental care team have a wealth of resources to support your employees too.



## Health insights

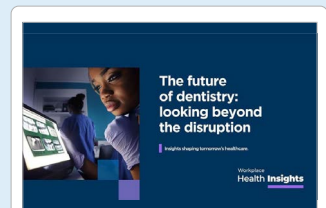
We'll bring you the latest in healthcare trends. From interviews with experts to specialist insights from Bupa, designed to keep your business one step ahead.



## Everyday Rewards

Employees can take advantage of a specially curated range of rewards and offers to help boost wellbeing from sportswear and flower delivery to yoga sessions.

**Note:** Everyday Rewards are subject to change.



## 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.



## Local oral health engagement

Exclusive access to local clinicians at our Bupa Dental Care practices who can present to teams on the importance of oral health. They can also organise engagement packages for your teams to visit their practice, such as open days.

## Bupa Dental Choice Table of Cover

### A range of cover options to help suit your needs

The tables show the maximum amount of benefits your employees 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
<b>Dental examinations</b>					
Routine examination	up to £30	up to £40	up to £50	up to £60	up to £70
	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 £100
	one visit in each policy year				
<b>Dental X-rays</b>					
Small X-ray including bitewing or intraoral	up to £6	up to £8	up to £10	up to £12	up to £15
	for each X-ray, unlimited X-rays in 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				
<b>Scale and polish</b>					
Scale and polish (by your dentist or hygienist)	up to £30	up to £45	up to £55	up to £65	up to £110
	for each visit, unlimited visits in each policy year				
<b>Periodontal treatment</b>					
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

	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
	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 £30	up to £35	up to £40	up to £45	up to £50
	for each tooth				
Root canal treatment	up to £110	up to £155	up to £200	up to £300	up to £350
	for each tooth, for each course of treatment				

## Worldwide restorative dental treatment (continued)

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
<b>Extraction and surgical treatment</b>					
Surgical implant	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
	for each policy year				
Simple extraction	up to £20	up to £32	up to £55	up to £75	up to £140
	for each tooth				
Surgical extraction (flap raised)	up to £50	up to £55	up to £80	up to £100	up to £140
	for each tooth				
Apicectomy	up to £58	up to £100	up to £120	up to £150	up to £175
	for each tooth, for each course of treatment				
<b>Restorative dental treatment</b>					
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				
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 and core, or prefabricated post and core)	up to £35	up to £56	up to £90	up to £110	up to £125
	for each tooth, for each course of treatment				
<b>Denture</b>					
Upper or lower denture (partial or full)	up to £360	up to £450	up to £500	up to £650	up to £800
	for each denture, for each 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
	for each repair				
<b>Other treatment</b>					
Mouthguard (partial or full)	up to £82	up to £150	up to £175	up to £200	up to £225
	maximum of one mouthguard for each policy year				
Any other clinically necessary restorative dental treatment	up to £65	up to £75	up to £85	up to £115	up to £125
	for each 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
	for each policy year				
Anaesthetist fees (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	£1,000 for each policy year made up of four emergencies, up to £250 each				
Dental injury treatment Worldwide cover	up to £5,000 for each 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 in each policy year				

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