

Bupa dental insurance.



**We've
got dental
covered.**



Why choose Bupa dental insurance?

We're committed to the oral health of your team, because we understand just how important it is for their overall health and wellbeing.

That's why we make it easy for them to get fast access to support and dental treatment when they need it. Either through our very own network of approved dental practices, or with any dentist they choose. And why we ensure they can use their dental cover regularly, plus take advantage of virtual support to proactively look after their teeth from home.

From routine check-ups to more complex procedures, we've got your whole team's dental care covered.



A benefit that meets a need right now

Dental care is something we all need and is essential when it comes to maintaining good overall health and wellbeing. But recent research shows that many people are finding it increasingly difficult to access it. It's also been found that the effects of viruses such as COVID-19 can be made worse by poor gum health.

Waiting up to 3 years

Research show some NHS patients are being asked to wait up to three years for appointments – or six weeks for emergency care.

Healthwatch England.

42% cannot afford dental costs

More than a third of people either struggle to pay or avoid any dental treatment because they cannot afford the costs.

Healthwatch England.

Postponing treatments

There were 19m fewer treatments in 2020 compared to the previous year.

British Dental Association.

3.5x more likely to need intensive care

Research into the association between gum disease and severity of COVID-19 infection found patients are 3.5x more likely to need intensive care.

Based on a study conducted in Qatar/USA and published by The Journal of Clinical Periodontology.

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



All of this. Covered.

The UK's leading private dental service

We operate over 480 dental practices making our dental network the largest in the UK. This doesn't just give us extensive coverage to help your employees get help fast, it also provides a wealth of expert knowledge with the collective experience of over 2,500 dental professionals to call on. Plus, we guarantee appointments through the Bupa Dental Care support line.



The Bupa Dental Insurance Network

Your employees can see any dentist, but if they choose to see a dentist in the Bupa Dental Insurance Network, it opens up benefits such as no forms, no fuss claiming, discounts of up to 10% or 20% and our Preventative Care Promise. Your employees can quickly find locations of the dentists that offer these benefits at finder.bupa.co.uk

We cover the bigger issues too

This includes 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 for oral cancer cover.

Up to 20% discount[†]

If employees use a Bupa Dental Insurance Network dentist, they could receive a 10% or 20% discount[†] on general dental treatment costs.

No forms, no fuss claiming[^]

This means that if the treatment is covered under the policy, subject to your employees' benefit limits, we will settle the claim directly. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

[^]Claims are forwarded by selected practices in the Bupa Dental Insurance Network as agent of Bupa Insurance Limited. Any claims for orthodontic, 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. For a claim form go to bupa.co.uk or call us.

[†]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.

Continual improvement for your team and business

Over the last year, our dental services have evolved to meet the changing needs of our customers. So now your team can access dental support, wherever they are, claim 24/7 and manage their policy online.



Virtual services

If employees can't make a face-to-face appointment, we can discuss dental issues by phone. They can also send in images and video for review, followed by an individual report to help them improve their oral health from home.



Bupa Touch

We make managing policies more convenient than ever by putting documents and claiming history in easy reach online. Users can also use Bupa Touch to contact us quickly and easily.



Everyday Rewards

The whole team gets access to rewards designed to encourage healthier, more active lifestyles. These are constantly updated and include everything from days out to nutritional products to money off online wellbeing classes.



Bupa Dental Plan

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



How Bupa Dental Plan works

- Employees have the freedom to claim multiple times up to their benefit limits for restorative dental treatment.
- You can select different levels of cover from Core to Level 5. Each level of cover has a different benefit limit.
- With Levels 3, 4 and 5, 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.

[^]Claims are forwarded by selected practices in the Bupa Dental Insurance Network as agent of Bupa Insurance Limited. Any claims for orthodontic, 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. For a claim form go to bupa.co.uk or call us.

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 details of what's covered, what's not covered and any limitations on cover by treatment type.

Who is it for?	
Small to medium sized businesses	✓
Large corporates	✓
Who pays?	
Company paid	✓
Employee paid	✓
Option to cover family?	✓
Can employees use any dentist?	✓
Discount for using a dentist in the Bupa network?	✓
What is included?	
Worldwide cover	✓
Preventative treatment	✓
Restorative treatment	✓
Surgical implants	✓
Orthodontics	✓ (UK only)
Emergency cover	✓
Dental injury	✓
Hospital cash benefit	✓ (UK only)
Mouthguards*	✓
<small>*As long as fitted by a dental professional</small>	
Oral cancer (unless pre-existing) <small>(six month waiting period applies)</small>	✓ (UK only)
What isn't included?	
Cosmetic treatment	✗
Injuries that take place before cover start date	✗
Surgical implants or bridge to correct a gap that existed before cover start date	✗

Bupa Dental Choice

This product is designed for complete control and transparency, with dental treatment itemised by cost. This allows your employees to track what's being claimed, up to their set benefit limit.



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, Choice 1, 2, 3 and 4 – with Core offering the lowest benefit limits and Choice 4 the highest.
- For preventative treatment, employees can claim as many times as they like up to their benefit limit.

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 details of what's covered, what's not covered and any limitations on cover by treatment type.

Who is it for?	
Small to medium sized businesses	✓
Large corporates	✓
Who pays?	
Company paid	✓
Employee paid	✓
Option to cover family?	✓
Can employees use any dentist?	✓
Discount for using a dentist in the Bupa network?	✓
What is included?	
Worldwide cover	✓
Preventative treatment	✓
Restorative treatment	✓
Surgical implants	✓
Orthodontics	✓ (UK only)
Emergency cover	✓
Dental injury	✓
Hospital cash benefit	✓ (UK only)
Anaesthetist fees	✓
Mouthguards*	✓
*As long as fitted by a dental professional	
Oral cancer (unless pre-existing) (six month waiting period applies)	✓ (UK only)
What isn't included?	
Cosmetic treatment	✗
Injuries that take place before cover start date	✗
Surgical implants or bridge to correct a gap that existed before cover start date	✗



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.

Speak to your account manager to find out more

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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