

keyfacts®



BUPA DENTAL CHOICE

# POLICY SUMMARY

Sponsored pay group effective from 1 December 2014

[bupa.co.uk](http://bupa.co.uk)

# SUMMARY OF COVER AND BENEFITS

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**This policy summary contains key information about the Bupa Dental Choice. You should read this carefully and keep it in a safe place afterwards. Please note that it does not contain the full terms and conditions and exclusions of cover which you will find in the Bupa Dental Choice Membership Guide (Sponsor Pay).**

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## About your cover

### The provider

Bupa Dental Choice is provided under an agreement between Bupa Insurance Limited (Bupa, we, us, our), and the sponsor. Your cover is subject to the terms and conditions of that agreement. There is no contractual agreement between you and Bupa covering your membership. Only the sponsor and Bupa have legal rights under the agreement, although Bupa will allow anyone covered under the agreement access to our complaints process.

### How long your cover will last

Bupa Dental Choice is an annual contract that is renewed each year and will continue until:

- the sponsor stops paying subscriptions
- the sponsor fails to renew your membership, or
- you cease to live in the UK unless and to the extent otherwise agreed between Bupa and the sponsor in connection with you working overseas
- the agreement between Bupa and the sponsor terminates

Bupa has the right to make changes to the terms and conditions of your cover on any annual anniversary date after your policy has started or end the scheme. *(See the 'How your membership works' section of the membership guide for full details).*

Where cover extends to dependants their cover may end at a different date but will always end when the main member's cover ends.

### Getting in touch

The Bupa helpline is always the first number to call if you need help or support or if you have any comments or complaints. For queries about your cover we have provided a number which you will find in your membership certificate. Alternatively you can write to us at Bupa Dental, Anchorage Quay, Salford Quays, Manchester, M50 3XL or fax us on 0161 931 5883.

We want to make sure that members with special needs are not excluded in any way. We can offer a choice of braille, large print or audio for correspondence and marketing literature.

Please let us know which you would prefer.

Members with hearing or speech difficulties, who use a text phone, can contact our text phone on 0845 606 6863.

## SUMMARY OF COVER

The summary of cover below sets out the eligible dental treatments which are covered.

Type of treatment	Core	Classic	Premier	Platinum	Prestige
<b>Overall annual limits</b>					
Routine dental treatment	100% reimbursement for NHS treatment. Reimbursement of private treatment up to the NHS Band limit applicable at the date of the treatment	up to a total amount of £1,000 each year	up to a total amount of £1,500 each year	up to a total amount of £2,500 each year	up to a total amount of £3,000 each year
Emergency dental treatment (includes worldwide cover)	100% reimbursement for NHS treatment. Reimbursement of private treatment up to the NHS Band limit applicable at the date of the treatment	up to a total amount of £800 each year	up to a total amount of £800 each year	up to a total amount of £800 each year	up to a total amount of £800 each year
Dental injury treatment	100% reimbursement for NHS treatment. Reimbursement of private treatment up to the NHS Band limit applicable at the date of the treatment	up to a total amount of £1,000 each year	up to a total amount of £2,000 each year	up to a total amount of £3,000 each year	up to a total amount of £4,000 each year
100% NHS treatment	100% reimbursement				
Oral cancer treatment	n/a	no annual benefits limit - paid in full*			
Cash benefit for hospital stay	n/a	£50 a night up to £1,000 each year			

\*When we say paid in full, we mean that all of the member's eligible oral cancer treatment expenses will be covered, provided that they are treated at one of our partnership facilities by one of our partnership consultants. Please refer to the relevant membership guide for more details.

NHS annual benefit limits	Band 1	Band 2	Band 3
	100% reimbursement		

Item of dental treatment	Classic	Premier	Platinum	Prestige
<b>All routine limits are subject to annual benefit limits</b>				
Dental examinations				
Basic examination	up to £13 max two per <b>year</b>	up to £25 max two per <b>year</b>	up to £40 max two per <b>year</b>	up to £52 max two per <b>year</b>
New patient examination	up to £25 max one per <b>year</b>	up to £40 max one per <b>year</b>	up to £55 max two per <b>year</b>	up to £70 max two per <b>year</b>
Preventative Treatments				
Small x-ray (bitewing)	up to £6 max four per <b>year</b>	up to £8 max four per <b>year</b>	up to £10 max four per <b>year</b>	up to £12 max four per <b>year</b>
Medium x-ray (intra oral)	up to £9 max four per <b>year</b>	up to £14 max four per <b>year</b>	up to £18 max four per <b>year</b>	up to £20 max four per <b>year</b>
Panoral x-ray (OPG)	up to £14 max one per <b>year</b>	up to £25 max one per <b>year</b>	up to £28 max four per <b>year</b>	up to £32 max four per <b>year</b>
Fissure Sealants	up to £20 per <b>year</b>	up to £25 per <b>year</b>	up to £30 per <b>year</b>	up to £35 per <b>year</b>
Topical Fluoride Solution	up to £30 per <b>year</b>	up to £35 per <b>year</b>	up to £40 per <b>year</b>	up to £45 per <b>year</b>

Item of dental treatment	Classic	Premier	Platinum	Prestige
<b>All routine limits are subject to annual benefit limits</b>				
Scale and Polish				
Scale and Polish	up to £17 max four per <b>year</b>	£30 max four per <b>year</b>	£50 up to four per <b>year</b>	£60 up to four per <b>year</b>
Complex scaling / Chronic periodontal 1-4	up to £35 each visit	up to £45 each visit	up to £60 each visit	up to £62 each visit
Complex scaling / Chronic periodontal 5-9	up to £45 each visit	up to £56 each visit	up to £70 each visit	up to £72 each visit
Complex scaling / Chronic periodontal 10-16	up to £50 each visit	up to £65 each visit	up to £75 each visit	up to £78 each visit
Complex scaling / Chronic periodontal 17	up to £55 each visit	up to £75 each visit	up to £85 each visit	up to £90 each visit
Fillings				
Amalgam Silver filling - 1 surface	up to £16	up to £25	up to £45	up to £52
Amalgam Silver filling - 2 surfaces	up to £20	up to £35	up to £55	up to £62
Amalgam Silver filling - 3 surfaces	up to £25	up to £45	up to £60	up to £72
Composite anterior White filling - 1 surface	up to £20	up to £43	up to £65	up to £70
Composite anterior White filling - 2 surfaces	up to £30	up to £50	up to £75	up to £112
Composite posterior White filling - 1 surface	up to £22	up to £45	up to £70	up to £74
Composite posterior White filling - 2 surfaces	up to £30	up to £60	up to £80	up to £110
Root canal treatment				
Root canal - 1	up to £50	up to £80	up to £160	up to £200
Root canal - 2	up to £75	up to £150	up to £180	up to £250
Root canal - 3	up to £100	up to £175	up to £225	up to £300
Surgical Treatments				
Dental Implants (implants and abutment)	up to £200	up to £225	up to £250	up to £275
Extraction per tooth	up to £15	up to £30	up to £50	up to £70
Surgical extraction (flap raised)	up to £50	up to £55	up to £75	up to £100
Incising of Abscess	up to £9	up to £22	up to £28	up to £35
Apicectomy	up to £58	up to £140	up to £170	up to £190

Item of dental treatment	Classic	Premier	Platinum	Prestige
<b>All routine limits are subject to annual benefit limits</b>				
Crowns, bridges etc				
Inlay	up to £123	up to £175	up to £260	up to £350
Veneer	up to £91	up to £165	up to £250	up to £350
Full gold crown	up to £120	up to £255	up to £320	up to £410
Porcelain crown	up to £110	up to £217	up to £300	up to £380
Porcelain bonded to metal crown	up to £130	up to £255	up to £300	up to £500
Post for crown / cast post and core	up to £35	up to £56	up to £90	up to £100
Re-fix or re-cement crown	up to £20	up to £22	up to £25	up to £55
Conventional bridge / bridge per unit	up to £220	up to £280	up to £400	up to £500
Pre fabricated post and core	up to £20	up to £25	up to £30	up to £40
Adhesive bridge	up to £200	up to £300	up to £375	up to £425
Re-cement bridge	up to £25	up to £30	up to £30	up to £55
Dentures				
Acrylic partial upper or lower	up to £150	up to £250	up to £275	up to £350
Acrylic partial upper and lower	up to £220	up to £450	up to £500	up to £600
Metal partial upper or lower	up to £225	up to £380	up to £500	up to £550
Metal partial upper and lower	up to £375	up to £650	up to £720	up to £720
Acrylic full upper or lower denture	up to £150	up to £275	up to £300	up to £350
Acrylic full denture	up to £250	up to £500	up to £550	up to £650
Reline denture	up to £35	up to £40	up to £50	up to £55
Addition of tooth	up to £25	up to £40	up to £50	up to £65
Repair denture	up to £25	up to £30	up to £35	up to £45
Occusal splint (Mouth guards)	up to £82	up to £150	up to £175	up to £200
Other Benefits				
Orthodontic treatment	£400 each <b>year</b>	£450 each <b>year</b>	£550 each <b>year</b>	£650 each <b>year</b>
Anaesthetist fees	up to £50 each <b>year</b>	up to £60 each <b>year</b>	up to £70 each <b>year</b>	up to £80 each <b>year</b>

## What your policy does not cover

This section explains the dental treatment services and charges that are not covered under the scheme. This section does not contain all the limits and exclusions to your cover. For example, you are only covered for dental treatment services set out in the benefit schedules; anything not set out there is not covered. You should also note the benefit schedule sets out some limitations and restrictions for particular types of dental treatment.

(See 'Exclusions on benefits' in the 'General rules on benefits' section of the membership guide for full details).

The following are excluded:

- **cosmetic treatment**
- **orthodontic treatment** that is grade 1-3 on the IOTN scale or which is not **clinically necessary**
- **surgical implants** where they are to be used for the correction of pre-existing gaps that occurred prior to the start date of your policy
- mouth guards required for **physical contact sports**
- any **dental treatment** or services not normally provided by a **dental professional** in the **United Kingdom**
- the replacement of a **prosthetic appliance** which has been lost or stolen other than in mouth
- the replacement of a **prosthetic appliance** which could have been repaired according to generally accepted dental standards
- the replacement of a **prosthetic appliance** within five years (except dentures) of it having been fitted
- any **dental treatment** resulting from or related to any injury sustained whilst participating in **physical contact sports**
- any **dental treatment** resulting from or related to a self-inflicted injury
- any **dental treatment** required as a result of nuclear or chemical contamination, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection, or military or usurped power
- any **dental treatment** which in **Bupa's** reasonable opinion based on established dental and medical practice in the **United Kingdom**, is experimental or unproven, except where **dental treatment** is obtained overseas in which case the reasonable opinion will be based on established dental and medical practice in that jurisdiction.
- **Bupa** may, at its sole discretion, make payments in the event that you or any of your **eligible dependants** requires such **dental treatment**. No costs and expenses for experimental or unproven **dental treatment** will be reimbursed unless incurred with **Bupa's** prior written approval.
- any **dental treatment** received outside the **United Kingdom** which is not **emergency dental treatment**
- self administered drugs such as antibiotics and painkillers or prescription charges
- any **oral cancer treatment** received by you or any of your **eligible dependants** if the oral cancer was diagnosed:
  - a. before the person with the oral cancer began their current continuous period of membership of the scheme (or any Bupa Dental Choice scheme which included cover for those types of treatment).
  - b. during the first six months of their current continuous period of membership of the scheme.
- any **oral cancer treatment** if the person receiving the treatment has not been referred to the specialist registered medical practitioner by their GP or **dental professional**
- any **dental injury treatment** arising as a direct or indirect result of an external impact which occurred before the date of enrolment of the scheme
- any **dental injury treatment** arising as a direct or indirect result of an external impact which occurred outside the UK
- dental procedures carried out in hospital, for example wisdom teeth extractions
- dental consumables such as toothbrushes, mouthwash and dental floss.
- treatment care or repair to gums, teeth, mouth or tongue in connection with mouth jewellery
- **dental injury treatment** required as a result of injury caused by foodstuffs or foreign bodies while eating, chewing or drinking.

### **Making a complaint**

We are committed to providing you with a first class service at all times and will make every effort to meet the high standards we have set. If you feel that we have not achieved the standard of service you would expect or if you are dissatisfied in any other way, then this is the procedure that you should follow. If you are a member of a company or corporate scheme please call your dedicated Bupa helpline, this will be detailed on your membership certificate. For any other complaint our member services department is always the first number to call if you need help or support or if you have any comments or complaints. You can contact us in several ways:

By phone: **0845 609 0111**<sup>†</sup>

In writing: **Customer Relations, Bupa, Salford Quays, Manchester, M50 3XL**

By email: **customerrelations@bupa.com**

Or via our website: **[bupa.co.uk/members/member-feedback](http://bupa.co.uk/members/member-feedback)**

### **How will we deal with your complaint and how long is this likely to take?**

If we cannot resolve your complaint immediately we will write to you, within five working days, to acknowledge receipt of your complaint. We will then continue to investigate your complaint and aim to send you our full written final decision within 15 working days. If we are unable to resolve your complaint within 15 working days we will write to you to confirm that we are still investigating your complaint. Within eight weeks of receiving your complaint we will either send you a full written final decision detailing the results of our investigation or send you a letter advising that we have been unable to complete the review of your complaint.

If you remain dissatisfied after receiving our final decision, or after eight weeks you do not wish to wait for us to complete our review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR or call them on **0800 023 4567** (free for fixed line users) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02).

For more information you can visit **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**  
Your complaint will be dealt with confidentially and will not affect how we treat you in the future.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not.

### **The Financial Services Compensation Scheme (FSCS)**

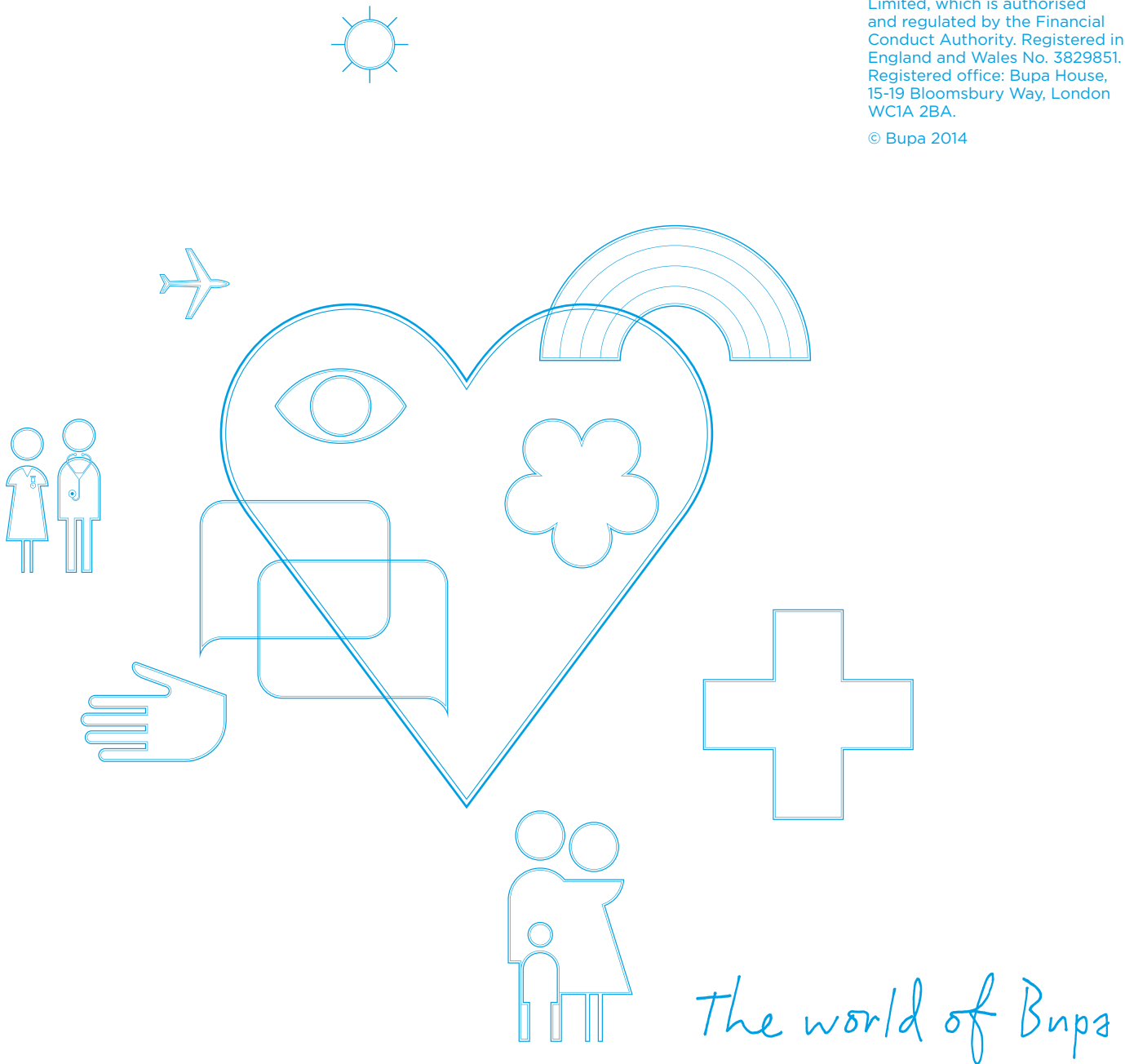
In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or on its website <http://www.fscs.org.uk/>

<sup>†</sup>Calls may be recorded and may be monitored.

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