

Bupa Dental Plan Scheme Policy Summary

Effective from 1 April 2010

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This policy summary contains key information about the Bupa Dental Plan scheme. 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 policy Dental Plan Membership Guide (Sponsor Pay) DP/6075/JAN10. Also, the terms of your cover may change from time to time, particularly at renewal. The helpline can provide further details, although you may need to contact your sponsor for full details of the cover under the agreement.

About your cover

The insurer

Bupa Dental Plan is provided under an agreement between Bupa Insurance Limited 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.

The type of insurance provided

The scheme covers dental treatment or examination provided by a dentist.

The type of treatment covered

The scheme covers dental treatment services set out in the benefit schedule. Please refer to page two of this document for the benefit schedule. You are only covered for eligible dental treatment.



Summary of cover

The benefit schedule below shows the maximum amount of benefits available for each treatment or item claimed as part of routine dental treatment. Further details are available from the helpline.

Type of treatment	Core	Level 1	Level 2	Level 3	Level 4
Overall annual limits					
<i>Routine dental treatment</i>	100% reimbursement for NHS treatment	annual benefit limits subject to below benefit schedule	annual benefit limits subject to below benefit schedule	annual benefit limits subject to below benefit schedule	annual benefit limits subject to below benefit schedule
<i>Emergency dental treatment</i>	100% reimbursement for NHS treatment	up to a total amount of £400 each <i>year</i>	up to a total amount of £600 each <i>year</i>	up to a total amount of £600 each <i>year</i>	up to a total amount of £1,000 each <i>year</i>
<i>Dental injury treatment</i>	100% reimbursement for NHS treatment	up to a total amount of £3,000 each <i>year</i>	up to a total amount of £5,000 each <i>year</i>	up to a total amount of £5,000 each <i>year</i>	up to a total amount of £5,000 each <i>year</i>
100% NHS <i>treatment</i>	No annual benefits limit - paid in full				
<i>Oral cancer</i>	Up to a total amount of £15,000 each <i>year</i>	Up to a total amount of £15,000 each <i>year</i>	Up to a total amount of £15,000 each <i>year</i>	Up to a total amount of £15,000 each <i>year</i>	Up to a total amount of £15,000 each <i>year</i>
<i>Cash benefit for hospital stay</i>	£50 a night up to £1,000 each <i>year</i>	£50 a night up to £1,000 each <i>year</i>	£50 a night up to £1,000 each <i>year</i>	£50 a night up to £1,000 each <i>year</i>	£50 a night up to £1,000 each <i>year</i>

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

Item of dental treatment	Level 1	Level 2	Level 3	Level 4
Benefit limits				
Examinations	up to £20.00 each up to a maximum of two each <i>year</i>	up to £30.00 each up to a maximum of two each <i>year</i>	up to £40.00 each up to a maximum of two each <i>year</i>	up to £55.00 each up to a maximum of two each <i>year</i>
X-rays	up to £20.00 each <i>year</i>	up to £30.00 each <i>year</i>	up to £40.00 each <i>year</i>	up to £50.00 each <i>year</i>
Scale and polish	up to £40.00 each up to a maximum of two each <i>year</i>	up to £50.00 each up to a maximum of two each <i>year</i>	up to £80.00 each up to a maximum of two each <i>year</i>	up to £80.00 each up to a maximum of two each <i>year</i>
Fillings - including root canal treatment	up to £150.00 each <i>year</i>	up to £250.00 each <i>year</i>	up to £300.00 each <i>year</i>	up to £350.00 each <i>year</i>
Extractions	up to £100.00 each <i>year</i>	up to £150.00 each <i>year</i>	up to £200.00 each <i>year</i>	up to £200.00 each <i>year</i>
Crowns, Bridgework and dentures	80 percent of costs up to £250.00 each <i>year</i>	80 percent of costs up to £375.00 each <i>year</i>	80 percent of costs up to £400.00 each <i>year</i>	80 percent of costs up to £2000.00 each <i>year</i>
Anaesthetist fees	up to £30.00 each <i>year</i>	up to £50.00 each <i>year</i>	up to £60.00 each <i>year</i>	up to £80.00 each <i>year</i>

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. Further details are available from the helpline although you may need to contact the sponsor for full details.

Anything not set out in the benefit schedule 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 benefit' in the 'General rules on benefits' section of the policy membership guide for full details).

The following are excluded:

- cosmetic treatment;
- as in-patient treatment or day-patient or out-patient treatment in a hospital consulting room, outpatient clinic or day-patient unit, except when claiming for oral cancer or cash benefit for hospital stay;
- dental treatment, which in Bupa's reasonable opinion based on established dental and medical practice in the United Kingdom is experimental or unproven, or not normally supplied by a dentist in the United Kingdom;
- orthodontic treatment;
- dental treatment resulting from self-inflicted injury;
- charges by a dentist or other person for completing your claim form or the submission of a claim;
- surgical implants;
- mouthguards;
- pre-existing dental injury treatment arising as a direct or indirect result of an external impact;
- 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 Plan Scheme which included cover for this type of treatment)
 - (b) during the first six months of their current continuous period of membership of the Scheme;
- any dental treatment received outside the United Kingdom which is not routine dental treatment or emergency dental treatment;
- any dental treatment resulting from or related to any injury sustained whilst participating in a physical contact sport such as Rugby or Boxing.
- any dental injury treatment arising as a direct or indirect result of an external impact which occurred outside the **UK**

How long your cover will last

The agreement is an annual one. Your cover is dependent on your sponsor covering you under the agreement, so your cover will generally last for 12 months but this may change depending on your sponsor. You may need to review and update your cover periodically so that it remains adequate (See the *How your membership works* section of the *policy membership guide*).

Changing your Mind

The sponsor may terminate your membership of the Scheme or that of your eligible dependants at any time by notifying Bupa in writing (See the *How your membership works* section of the *policy membership guide*).

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. Please call us on 0800 237 777[†] between 8am and 6pm, Monday to Friday and 8am to 1pm on Saturdays. Alternatively, you can write to us at Bupa Dental, Anchorage Quay, Salford Quays, M50 3XL or fax us on 0161 931 5883.

For members with special needs

For hearing and speech impaired members who have a textphone, please call us on 0845 60 66 863 between 9am and 5pm Monday to Friday. We can also offer a choice of braille, large print or audio for correspondence.

How to make a claim

If your dental treatment is likely to be less than £500 you are recommended to call the helpline before arranging any dental treatment to check your cover and the benefits available to you. If your dental treatment is likely to exceed £500 you must call the helpline with full details of your intended dental treatment (See *Claiming* section of the *policy membership guide*).

Bupa Dental Helpline number:

0800 237 777[†]

Lines are open 8am to 6pm Monday to Friday, 8am to 1pm Saturday (See the *Claiming* section of the *policy membership guide*).

Making a complaint

If you have a complaint, please call the helpline. If we are unable to resolve a problem and you wish to take the complaint further, you can contact the Customer Relations Department. Please write to: the Customer Relations Department, Bupa, Anchorage Quay, Salford Quays M50 3XL, or phone on 0845 606 6739[†], between 8am and 5pm Monday to Friday. It is very rare that we are unable to settle a complaint but if this does happen, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: South Quay Plaza, 183 Marsh Wall, London E14 9SR or call them on 0845 080 1800.

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 020 7892 7300 or on its website <http://www.fscs.org.uk/>



The world of Bupa

Call the Bupa Dental Helpline on 0800 237 777[†]
for information on Bupa Dental Plan.

Lines are open 8am to 6pm Monday to Friday and 8am to 1pm Saturday.

www.bupa.co.uk/dental.

Call 0800 600 500[†]

for information on all other Bupa services.

Lines are open 24 hours.

www.bupa.com

[†] Calls to this number may be recorded and may be monitored.



Bupa Dental Plan is provided by Bupa Insurance Limited. Registered in England and Wales No3956433#.

Bupa Insurance Services Limited. Registered in England and Wales No 3829851#.

Registered Office Bupa House 15-19 Bloomsbury Way London WC1A 2BA.

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