

Important information

Your new Dental Allowance.



We've added a new dental allowance for anyone covered on your health insurance policy as named on your membership certificate. It can be used at any participating Bupa Dental Care practice with a **dental professional**.

Your health insurance agreement

Please read this information together with your **membership certificate**, policy guide and any **confirmation of special conditions**. This is because, along with these, this document forms part of your health insurance **agreement** with us (it's also known as an Addendum).

Some words in this Addendum are in **bold type**. This is because they have a specific meaning which we explain in the 'What some of the words and phrases in this guide mean' section of your policy guide.

What's covered?

- One dental appointment: Everyone on your health insurance policy can have one dental appointment each policy **year** at a participating Bupa Dental Care practice.
- £300 benefit allowance: If you need **restorative dental treatment** to keep your teeth and gums healthy and free from pain, you'll have a £300 benefit **allowance** towards the cost. This benefit **allowance** is available to each person named in your **membership certificate** in each policy **year**.
- You don't need to pay any excess on the dental allowance, and it won't affect your no claims discount or low claims bonus, if you have one.

How it works

1. Find a practice: Visit bupa.co.uk/dental-care to find a practice near you. Or you can call or visit your local Bupa Dental Care practice.
2. Book your appointment: You can book your appointment with the Bupa Dental Care practice, online or over the phone. There's no need to call us to pre-authorise your appointment or **restorative dental treatment**.
3. Give them your details: Let the practice know that you have Bupa health insurance and give them your Bupa membership number.
4. Instant claim: After your dental treatment, the receptionist will send us your claim and we'll pay the practice directly, up to your benefit **allowances**.

Need to know:

- You'll need to pay for any dental **treatment** that isn't covered by your dental **allowance** or that costs more than your £300 benefit **allowance**.
- You're not covered for any **treatment** by a third party or any **dental professional** that is not at a participating Bupa Dental Care practice.
- You can use this benefit along with any other Bupa health cover or dental cover you have, including the Bupa By You Dental 20 Add-on (Benefit A4 in the Bupa By You policy guide) if it's included within your cover and stated on your **membership certificate**.
- As you can only claim for eligible dental benefits or **allowances** once, it is important to check what existing cover you have before making a claim or using a benefit **allowance**. If you do have another policy that provides dental cover your **treatment** costs may be split. How this works is explained in the 'other insurance cover' section of your policy guide.

Dental allowance

The following Dental allowance will be added to the ‘What is covered’ section of your policy guide:

Need to know

You can use this benefit along with any other Bupa health cover or dental cover you have, including the Bupa By You Dental 20 Add-on (Benefit A4 in the Bupa By You policy guide) if it’s included within your cover and stated on your **membership certificate**.

As you can only claim for eligible dental benefits or **allowances** once, it is important to check what existing cover you have before making a claim or using a benefit **allowance**. If you do have another policy that provides dental cover your **treatment** costs may be split. How this works is explained in the ‘other insurance cover’ section of your policy guide.

Benefit	Description	Cover
Dental allowance	<p>One dental appointment at a participating Bupa Dental Care practice for you and any dependant in each policy year is covered.</p> <p>The appointment can be for:</p> <ul style="list-style-type: none"> ▪ A new patient examination, ▪ A routine check-up, or ▪ An emergency appointment. <p>Need to know</p> <p>Any clinically necessary X-rays will be included within the appointment.</p>	✓
	<p>Up to £300 benefit allowance in each policy year for you and any dependants if any clinically necessary restorative dental treatment is needed following your dental appointment.</p> <p>Need to know</p> <p>This benefit allowance is only available after your appointment at a Bupa Dental Care practice. Any restorative dental treatment following the appointment must also be at a Bupa Dental care practice.</p> <p>When we say clinically necessary restorative dental treatment, we mean any dental treatment, recommended by your dental professional at a Bupa Dental Care practice that is needed.</p>	✓
	<p>The following dental and oral treatments aren’t covered:</p> <ul style="list-style-type: none"> ▪ Cosmetic treatment ▪ Preventative hygienist appointments ▪ Antibiotics, painkillers or other prescription charges ▪ Anti-snoring devices ▪ Dental consumables such as toothbrushes, mouthwash and dental floss ▪ Dental injuries caused whilst participating in physical contact sport such as rugby or boxing ▪ Dental treatment, care, or repair to gums, teeth, mouth or tongue in connection with mouth jewellery ▪ Mouthguards ▪ Replacement of dentures or a prosthetic appliance which have been lost or stolen ▪ Self-inflicted dental injuries ▪ Specialist consultations for restorative or orthodontic treatment ▪ Surgical implants, bridges, or dentures when used to correct a pre-existing condition or pre-existing gap that occurred before your cover start date. This includes replacement of a surgical implant, bridge or denture that has previously been fitted for a tooth that was extracted before your policy began ▪ Surgical implant, bridge or denture for a tooth that was extracted before your policy began. 	✗
	<p>Any appointment or treatment that doesn’t take place in a Bupa Dental Care practice isn’t covered.</p>	✗

What isn’t covered

In the ‘What isn’t covered’ section of your policy guide, we let you know about the exclusions on your policy. These exclusions don’t apply to this Dental **allowance**.

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