



Introducing

Denplan Dental Plans



Realising more than a healthy smile **with Denplan**

Denplan's dental plans represent a positive and proactive commitment to ensure your employees are fit and healthy:

Key benefits



They can choose their dentist – NHS or private



They can add their partner or children*



They're covered for dental emergencies anywhere in the world with our 24/7 helpline



There's cover for implants (clinically necessary) and no need for an initial oral health check

Our online portal, the Smile Centre, gives access to a 24-hour coping with dental anxiety helpline, as well as our Denplan Discount Network, oral health advice and more.

**Health Insurance and Protection
Awards – Winner Best Dental
Benefits Provider 2020**

*For an additional cost.

Health Insurance
& Protection **AWARDS**

2020

**PROVIDER
AWARDS**

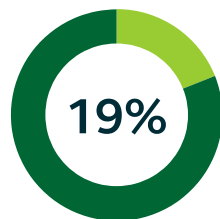
WINNER

Best
Dental
Benefits
Provider

Better dental health = better all-round health and wellbeing

Healthy teeth, mouths and gums impact how we enjoy life, how we look, speak, chew, taste food and socialise – which all contribute to an overall feeling of social wellbeing.

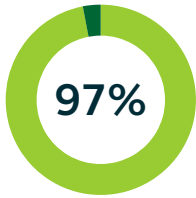
Helping with the cost of dental appointments and treatments means your employees are more likely to look after themselves. And when your people feel physically, mentally, and financially fit, your business productivity is healthier too.



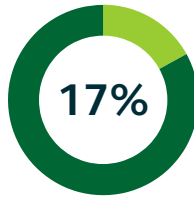
Nearly 1 in 5
adults (19%)
have had to take
time off work due
to dental pain¹

Dentists detect and prevent

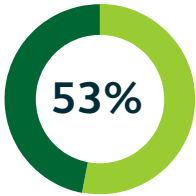
Although a check-up offers a window into our overall health, only around half of the UK population have had a dental check-up in the last year². When dentists nip dental problems like gum disease in the bud, they not only prevent health complications but are also well-placed to detect certain diseases. Which all helps your people to stay healthy and bypass unexpected time off.³



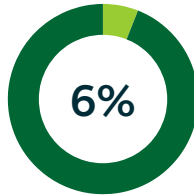
From 2000 to 2020 there was a 97% increase in cases of mouth cancer⁴



of people think poor oral health can be linked to heart disease¹



of people think poor oral health can be linked to mouth cancer¹



of people think poor oral health can be linked to diabetes¹

Studies are increasingly finding links between oral health and medical conditions, such as diabetes, heart disease and others. It's encouraging that just over half of people know that poor oral health can be linked to an increased risk of mouth cancer, and dental check-ups are crucial for this type of cancer where signs can be detected early.

Dr Catherine Rutland, Clinical Director, Simplyhealth

1. Simplyhealth Consumer Oral Health Survey 2022. Survey data of 5,060 adults conducted by DeltaPoll on behalf of Simplyhealth, undertaken 8-11 October 2021. The figures have been weighted and are representative of all UK adults (18+).
2. Dentistry.co.uk - The Great British Oral Health Report 2021
3. Public Health England - Inequalities in oral health in England report 2021
4. Oral Health Foundation State of Mouth Cancer UK Report 2020/2021



The Smile Centre

The Smile Centre is packed full of oral health information for your employees. Its purpose is to encourage healthier teeth and gums and inspire better overall health and wellbeing.

Dental Anxiety Helpline

Round-the-clock advice and support for legal, financial, and psychological concerns about dental care and treatments. Up to six structured telephone counselling sessions for each issue, in every rolling 12 months.

Dental emergencies

A 24-hour helpline for dental emergencies when at home or abroad.

Find a Dentist

A quick search of the 5,300 registered Denplan dentists to locate one wherever you are.

My Teeth

A place for the whole family to bring oral health alive, tackle topical issues and provide activities for the younger ones.

My Dental Score

A useful little tool which gives a personal snapshot of your oral health.

Denplan Discount Network

This special network of around 1,000 Denplan practices ensures that your employees get discounted dental treatments.

Denplan Lucent table of cover

This product meets the needs of a business that wants its employees to benefit from support with everyday dental healthcare costs; like NHS and private dental check-ups and treatment and the reassurance of unforeseen events like a dental accident, emergency and mouth cancer cover.

There are no annual limits
Benefits are for each person covered on the policy
Covered children will receive their own benefit entitlement

Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
---------	---------	---------	---------	---------	---------

Routine checks - each occasion

Examinations	Normal, routine, recall examinations	100% payback up to NHS limits	£24	£29	£35	£46	£57
	Extensive, New patient, Specialist consultation		£46	£57	£75	£81	£86
X-rays (each X-ray)	Small, Intra Oral, Bitewing		£7	£8	£9	£12	£14
	Large, OPG, CT scan		£17	£23	£29	£35	£40

Routine treatments - each occasion

Cleaning	Scale & Polish, Hygiene	100% payback up to NHS limits	£46	£57	£69	£75	£81
Fillings	Silver		£37	£47	£58	£68	£79
	White		£47	£63	£79	£95	£110

Major treatments - each full course of treatment (including preparation, supply and fit)

Crown (each tooth)	100% payback up to NHS limits	£200	£242	£315	£410	£494
Post (each tooth)		£42	£53	£63	£74	£84
Root canal (each tooth)		£105	£152	£189	£236	£347
Bridge (any number of teeth)		£420	£578	£735	£893	£1,050
Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)		£210	£236	£263	£289	£315
Orthodontic (IOTN grade 4 – 5) IOTN stands for Index of Orthodontic Treatment Need. For further details visit the British Orthodontic Society: www.bos.org.uk		£420	£499	£578	£656	£735
Denture - upper (partial or full)		£378	£504	£630	£714	£798
Denture - lower (partial or full)		£378	£504	£630	£714	£798
Inlay, Onlay (each tooth)		£210	£236	£263	£315	£368
Veneer (each tooth; clinically necessary)		£210	£236	£263	£310	£410
Periodontal, Gingivectomy (each course of treatment)		£89	£95	£105	£116	£126
Repairs (for example recementation of a crown or bridge)		£46	£52	£57	£63	£75
Extraction - simple (each tooth)		£28	£35	£44	£57	£72
Extraction - surgical (each tooth)		£58	£63	£68	£105	£137

Treatment extras - each requirement

Fissure sealant	100% payback up to NHS limits	£29	£35	£46	£57	£69
Topical fluoride application		£28	£37	£40	£44	£46
Sedation, Local anaesthetic		£74	£79	£84	£89	£95
Mouthguard (including sport), Splinting, Post orthodontic retainer		£53	£58	£63	£68	£74
Other clinically necessary restorative treatment not listed		£68	£79	£89	£105	£121

NHS treatment

100% payback up to NHS limits	✓	✓	✓	✓	✓	✓
-------------------------------	---	---	---	---	---	---

Each person is also covered for the following benefits up to an annual limit:

Emergency and injury	
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each.
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each.
Worldwide telephone consultations for dental emergency or dental injury	100% When referred by Denplan through the emergency dental helpline.
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.
Mouth cancer cover	£20,000 Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.
Smile Centre (These services can be accessed through the Smile Centre via your online account at www.denplan.co.uk/employeeonline)	
24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to six structured telephone counselling sessions for each issue, in each year.
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.

Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions

Is this product right for you?

To ensure this product is suitable for your company’s needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday dental healthcare?	Yes		No	
Do you want your employees to be able to claim back towards the costs of dental healthcare appointments?	Yes		No	
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes		No	

If you’ve answered ‘No’ to all of these questions above this product may not be suitable for your needs. If you’ve answered ‘Yes’ to all of these questions above the Denplan Key and Elementary levels may not meet all of your needs. Please check the full policy documentation to make sure this product and your chosen level will meet your needs before completing your application. We do not provide advice or recommendations.

Denplan Wellbeing table of cover

This product meets the needs of a business that wants its employees to benefit from support with everyday dental healthcare costs.

- Denplan Key provides cover for unforeseen events like dental accidents, emergencies and mouth cancer.
- All other levels provide cover towards everyday dental healthcare appointment costs; like NHS and private dental check-ups and treatment and the reassurance of unforeseen events like a dental accident, emergency and mouth cancer cover.

Annual amount you can claim back each year
 All benefits are 100% payback unless otherwise stated
 Benefits are for each person covered on the policy
 Covered children will receive their own annual benefit entitlement

	Denplan Key	Denplan Elementary	Denplan Essential	Denplan Essential Plus	Denplan Extensive	Denplan Extensive Plus
Worldwide preventive treatment						
Examinations	✗	100% payback up to NHS limits	£50	£50	£100	£100
Hygiene			£70	£70	£140	£140
X-rays			£40	£40	£80	£80
Worldwide restorative treatment						
Clinically necessary treatment to restore/ maintain dental health	✗	100% payback up to NHS limits	£200 80% payback	£1,000 80% payback	£400 80% payback	£2,000 80% payback
NHS treatment						
100% payback up to NHS limits	✗	✓	✓	✓	✓	✓
Emergency and injury						
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.					
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each.					
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each.					
Worldwide telephone consultations for dental emergency or dental injury	100% When referred by Denplan through the emergency dental helpline.					
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.					
Mouth cancer cover	£20,000 Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.					
Smile Centre	These services can be accessed through the Smile Centre via your online account at www.denplan.co.uk/employeeonline					
24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.					
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to six structured telephone counselling sessions for each issue, in each year.					
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.					

Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions

Is this product right for you?

To ensure this product is suitable for your company’s needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday dental healthcare?	Yes		No	
Do you want your employees to be able to claim back the costs of dental healthcare appointments?	Yes		No	
Do you want your employees to have an annual amount to claim for dental examinations and treatment?	Yes		No	
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes		No	

If you’ve answered ‘No’ to all of these questions above this product may not be suitable for your needs. If you’ve answered ‘Yes’ to all of these questions above the Denplan Key and Elementary levels may not meet all of your needs. Please check the full policy documentation to make sure this product and your chosen level will meet your needs before completing your application. We do not provide advice or recommendations.



We'll support you – so you can support your people

Your first big business decision is to commit to a culture of wellbeing and good health for your people.

Hand-in-hand with this pledge is an investment in a Denplan dental plan, underpinning this commitment to better everyday performance.

These steps are just the start of a great journey that we'll take together. We'll continue to work with you to add value to your business decision and maximise your return on this insightful investment.

Personal account management

Your account is as important to us as it is to you. That's why you'll have a single, dedicated point of contact who'll help you with every aspect of your plan. From day one your account manager will support the implementation, working side by side with you to meet your needs. They'll come up with tried and tested solutions to promote the benefits to your people.

Tailored marketing support

Launching your health plans within your company with inspiring and engaging communications is critical to drive success. We've a wealth of experience co-ordinating campaigns which reinforce the importance of health and wellbeing. Weaving your culture and integrating your strategic aims into the approach will be at the heart of our marketing support.

Detailed management information

Whilst data may be king, it must be meaningful and relevant. We'll regularly provide you analysis on the performance of your plan. Together we'll judge their progress and performance to ensure we're supporting your employees' everyday health and wellbeing where and when they need it most.

Stay informed and be inspired

Head to the Simplyhealth Insights Hub for relevant content which helps you support the health and wellbeing of your people.

Visit www.simplyhealth.co.uk/businesses/insights

Success story

The Rugby Football Union is the national governing body for grassroots and elite rugby in England. Its purpose is to encourage rugby, and its values to flourish across England.

With such a disparate range of departments and employee requirements, the RFU needs a robust healthcare strategy. As such it chose Simplyhealth's Denplan dental cover to provide all its employees with free access to dental care.

"We aspire to align our values in the office with those on the pitch. We work in a high performance culture and we want all our employees, as well as our players, to be at the top of their game.

Wellbeing means different things to different people and departments, so our health and wellbeing strategy requires a multifaceted approach, that needs to be completely ingrained in our culture.

I'd also previously used Simplyhealth at another organisation and I knew it had been very well received with strong uptake across the company.

As a sporting organisation, we want our people to be in the best shape, so they can thrive in the professional world. Our benefits are a huge part of our culture and strategy, so we run regular surveys on employee satisfaction to see how they're received. As a highly requested service, the inclusion of Denplan to our suite of health and wellbeing benefits showed employees are being listened to and their feedback is being incorporated into the company strategies."

Mark Fowkes,
Reward Business Partner at the RFU - July 2021



**England
Rugby**

**TRUSTED
HEALTHCARE
PARTNER**

Speak to your intermediary or Simplyhealth contact to find out how our Denplan dental plans can help support a businesses' health and wellbeing strategy.

Contact us

Simplyhealth for Businesses

+44 (0)300 100 1188

team@simplyhealth.co.uk

simplyhealth.co.uk/businesses

Simplyhealth for Intermediaries

+44 (0)330 102 5337

intermediary.team@simplyhealth.co.uk

simplyhealth.co.uk/intermediaries



Part of these services are provided by a third party supplier.

Denplan is a trading name of Denplan Limited, an Appointed Representative of Simplyhealth Access for arranging and administering dental insurance, and is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Simplyhealth Access is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Limited only arranges insurance underwritten by, and holds premiums as an agent of, Simplyhealth Access. Simplyhealth Access (registered no. 183035) and Denplan Limited (registered no. 1981238) are registered and incorporated in England and Wales. The registered offices for these companies is Hambleden House, Waterloo Court, Andover, Hampshire SP10 1LQ. Denplan Limited and Simplyhealth Access are both members of the Simplyhealth

Your calls may be recorded and monitored for training and quality assurance purposes.