



**Maintaining  
everyday wellbeing  
and performance.  
For business.**



**Denplan**

Part of Simplyhealth



# Denplan

# dental plans

**help you demonstrate commitment to the maintenance of your employees' health, wellbeing and everyday performance.**

- Choice of any dentist, whether NHS or private
- Implant cover included
- Worldwide emergency cover with 24 hour helpline
- Option to add your partner and children
- No initial oral health check needed

# Denplan Lucent table of cover

This product is suitable for someone who would benefit from support with everyday dental healthcare costs. Including costs; like NHS and private dental check-ups. You'll also have cover towards unforeseen events like dental accidents, emergencies, 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
<b>Routine checks - each occasion</b>							
<b>Examinations</b>	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
<b>X-rays (each X-ray)</b>	Small, Intra Oral, Bitewing		£7	£8	£9	£12	£14
	Large, OPG, CT scan		£17	£23	£29	£35	£40
<b>Routine treatments - each occasion</b>							
<b>Cleaning</b>	Scale & Polish, Hygiene	100% payback up to NHS limits	£46	£57	£69	£75	£81
<b>Fillings</b>	Silver		£37	£47	£58	£68	£79
	White		£47	£63	£79	£95	£110
<b>Major treatments - each full course of treatment (including preparation, supply and fit)</b>							
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: <a href="http://www.bos.org.uk">www.bos.org.uk</a>			£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
<b>Treatment extras - each requirement</b>							
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
<b>NHS treatment</b>							
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	<b>£800</b> 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	<b>£10,000</b> Four incidents covered up to £2,500 each.
Dentist call out fees (UK only)	<b>£300</b> Two incidents covered up to £150 each.
Worldwide telephone consultations for dental emergency or dental injury	<b>100%</b> When referred by Denplan through the emergency dental helpline.
Worldwide hospital cash benefit	<b>£1,000</b> £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	<b>£20,000</b> 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.
<b>Smile Centre</b> (These services can be accessed through the Smile Centre via your online account at <a href="http://www.denplan.co.uk/employeeonline">www.denplan.co.uk/employeeonline</a> )	
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	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to be able to claim back the costs of dental healthcare appointments?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to have unlimited claims, so they can claim each time they receive a dental examination or treatment?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If you have answered 'No' to all of these questions above this product may not be suitable for your needs. Please check the full policy documentation to make sure this product will meet your needs before completing your application. We do not provide advice or recommendations.

# Denplan Wellbeing table of cover

This product is suitable for someone who would benefit from support with everyday dental healthcare costs. Including costs; like NHS and private dental check-ups. You'll also have cover towards unforeseen events like dental accidents, emergencies, and mouth cancer cover.

**Please note:** If you choose to only have Denplan Key cover, this only provides cover towards unforeseen events.

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
<b>Worldwide preventive treatment</b>						
Examinations	X	100% payback up to NHS limits	£50	£50	£100	£100
Hygiene			£70	£70	£140	£140
X-rays			£40	£40	£80	£80
<b>Worldwide restorative treatment</b>						
Clinically necessary treatment to restore/maintain dental health	X	100% payback up to NHS limits	£200 80% payback	£1,000 80% payback	£400 80% payback	£2,000 80% payback
<b>NHS treatment</b>						
100% payback up to NHS limits	X	✓	✓	✓	✓	✓
<b>Emergency and injury</b>						
Worldwide emergency dental treatment	<p><b>£800</b> 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.</p>					
Worldwide dental injury	<p><b>£10,000</b> Four incidents covered up to £2,500 each.</p>					
Dentist call out fees (UK only)	<p><b>£300</b> Two incidents covered up to £150 each.</p>					
Worldwide telephone consultations for dental emergency or dental injury	<p><b>100%</b> When referred by Denplan through the emergency dental helpline.</p>					
Worldwide hospital cash benefit	<p><b>£1,000</b> £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.</p>					
Mouth cancer cover	<p><b>£20,000</b> 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.</p>					
<b>Smile Centre</b>						
24-hour worldwide dental emergency helpline	<p>These services can be accessed through the Smile Centre via your online account at <a href="http://www.denplan.co.uk/employeeonline">www.denplan.co.uk/employeeonline</a></p> <p>Access to unlimited 24/7 dental emergency helpline wherever you are in the world.</p>					
24-hour coping with dental anxiety helpline	<p>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.</p>					
Dental health information and tools	<p>Dental health information for you and your family, dentist location finder tools, discounts and more.</p>					

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### Is this product right for you?

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Do you want to support and encourage your employees to look after their everyday dental healthcare?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to be able to claim back the costs of dental healthcare appointments?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to have unlimited claims, so they can claim each time they receive a dental examination or treatment?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If you have answered 'No' to all of these questions above this product may not be suitable for your needs. Please check the full policy documentation to make sure this product will meet your needs before completing your application. We do not provide advice or recommendations.

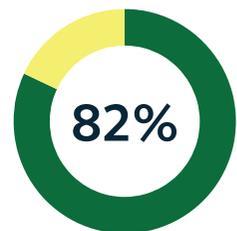


# Preventive dental care

By repaying the cost of employees' dental appointments and treatments, they are more likely to take better care of themselves.

And if your people continue to perform well physically, mentally and financially, so does your business.

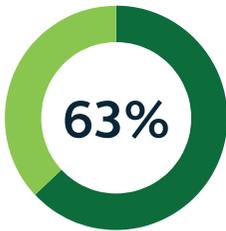
Our preventive approach to oral health means your employees are less likely to spend time off work with unexpected dental problems. And a dental plan is one of the top ways you can positively and proactively support the health and wellbeing of your employees.



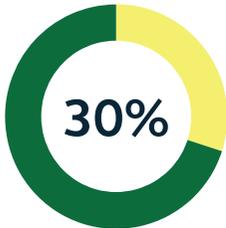
of employers who offer a dental plan believe it enhances their employees' overall wellbeing<sup>1</sup>

**Our teeth also provide a window to our overall health – so regular dental check-ups can help to reduce sickness absence. Left untreated, dental problems can get worse, potentially leading to time off work.**

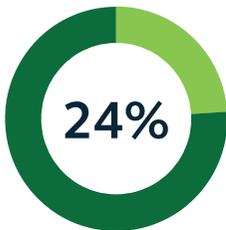
As well as looking for signs of decay, a dentist can spot the early signs of more serious conditions.



**of consumers think poor oral health can be linked to mouth cancer<sup>2</sup>**



**of consumers think poor oral health can be linked to heart disease<sup>2</sup>**



**of consumers think poor oral health can be linked to diabetes<sup>2</sup>**

1. Corporate Decision Makers online survey, February 2017, sample of 512 individuals with involvement in decision making in relation to employee benefits within their organisation
2. Simplyhealth Professionals/YouGov Consumer Views of Dentistry Survey, February 2018. The survey was carried out online. Total sample size was 5,264 UK adults.



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Health Insurance  
& Protection **AWARDS**

**2020**

**PROVIDER  
AWARDS**

**WINNER**

Best  
Dental  
Benefits  
Provider



# The Smile Centre

The all new Smile Centre is now available as part of Denplan dental plans. Packed full of dedicated oral health information, it has been created to keep your employees' teeth and gums healthy, whilst helping to maintain their overall health and wellbeing.

The Smile Centre includes:

## **Dental Anxiety Helpline**

24-hour support with health, legal or financial worries around dental care

## **Dentist locator**

Search over 6,500 Denplan dentists to find one nearby

## **My Teeth**

Oral health information for the whole family, including great activities for kids

## **Dental emergency helpline**

What to do in a dental emergency at home or abroad

## **My Dental Score**

Employees can get a snapshot of their current oral health

## **Denplan discount network**

Around 2,000 of our dentists offer a discount on the cost of dental treatments as part of the Denplan discount network

# Ongoing support

Once you have invested in a Simplyhealth cash plan, we provide a range of services and features to help make sure that investment continues to **perform well**.

## Dedicated account management

We provide an account manager who will be your single point of contact. They will help with the implementation and ongoing maintenance of your plan. Your account manager will stay in touch regularly so they can provide a service shaped around your needs. They will provide ideas and solutions to help promote the health or dental plan in your organisation.

## Tailored marketing support

We help you launch your cash plan to employees, with communications that drive employee interest and engagement. Wellbeing promotion plays a huge part in encouraging employees to maintain their everyday health and performance. We provide co-ordinated campaigns that reinforce the importance of keeping healthy to perform well. For example mental health awareness, back care, and workplace stress along with helpful advice to stop smoking or support to go sugar free.

## Detailed management information

We keep you informed with meaningful analytics on the performance of your health or dental plan so, together, we can evaluate progress and programme effectiveness to further support your employees' everyday health. All of this is provided regularly, not just at renewal, so you can rely on support from day one onwards.

## Interested in getting the latest on health and wellbeing in the workplace?

Visit the Simplyhealth Insights Hub – packed with knowledge and insights, ready to help you support the everyday health of your employees.

▶ Go to [insights.simplyhealth.co.uk](https://insights.simplyhealth.co.uk)



# Contact us

## Simplyhealth for Businesses

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TRUSTED  
HEALTHCARE  
PARTNER

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