

Your Denplan Benefit Table

Benefits (per person per policy year)	Denplan Key	Denplan Elementary	Denplan Essential	Denplan Essential Plus	Denplan Extensive	Denplan Extensive Plus
Routine examinations (at home or abroad)	N/A	100% up to NHS limits	Up to £50 per policy year	Up to £50 per policy year	Up to £100 per policy year	Up to £100 per policy year
Hygiene treatments (at home or abroad)	N/A	100% up to NHS limits	Up to £70 per policy year	Up to £70 per policy year	Up to £140 per policy year	Up to £140 per policy year
Dental x-rays (at home or abroad)	N/A	100% up to NHS limits	Up to £40 per policy year	Up to £40 per policy year	Up to £80 per policy year	Up to £80 per policy year
Restorative treatments (at home or abroad)	N/A	100% up to NHS limits	80% of the cost up to £200 per policy year	80% of the cost up to £1,000 per policy year	80% of the cost up to £400 per policy year	80% of the cost up to £2,000 per policy year
100% reimbursement For NHS treatment	N/A	✓	✓	✓	✓	✓
Worldwide dental injury Cover for up to £2,500 of treatment per dental injury for up to four incidents per policy year.	✓	✓	✓	✓	✓	✓
Worldwide emergency dental treatment In the UK: up to £200 of treatment per incident for up to four incidents per policy year. Outside the UK: up to £400 of treatment per incident for up to two incidents per policy year. There is an overall maximum of £800 per policy year for this benefit.	✓	✓	✓	✓	✓	✓
Dentist call-out fees Up to £150 per incident for up to two incidents per policy year.	✓	✓	✓	✓	✓	✓
Hospital cash benefit £100 for each night you stay overnight in hospital, up to £1,000 per policy year, for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a dental condition.	✓	✓	✓	✓	✓	✓
Mouth cancer cover Up to £20,000 towards one course of treatment for up to 18 months following diagnosis	✓	✓	✓	✓	✓	✓
24-Hour Worldwide Dental Emergency Helpline	✓	✓	✓	✓	✓	✓
Dentist fees for telephone consultations following injury or emergency (when referred by Denplan)	✓	✓	✓	✓	✓	✓

What are the main exclusions and limitations of Denplan Key, Elementary, Essential, Essential Plus, Extensive and Extensive Plus?

As with all insurance policies, general exclusions and limitations apply. The following is a summary of the main exclusions and limitations of the policy.

Please refer to the terms and conditions for full details of all exclusions and limitations.

Exclusions
Any treatment which is noted in your dental records or on a treatment plan, has been recommended by or discussed with a dentist, is known by you or is currently taking place at the date your cover starts. Important: If you join Denplan as part of your employers transfer from another provider we will not apply this exclusion.
Any treatment that is assessed by our dentist as not clinically necessary.
Non clinically necessary orthodontic treatment (Index of Orthodontic Treatment Need grade 1-3).
Mouth cancer diagnosed before or within 90 days of when you were first provided with mouth cancer cover by us or for which tests or consultation began within those 90 days, even if the diagnosis is not made until later. No further benefits are payable in the event of a re-occurrence of this same cancer, either at the same site or at a different location.

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Denplan

At the heart of dental care