



Choosing the right product for you

Choosing the product that is right for you will depend on:

- ✓ How regularly you visit your dentist for your routine examinations and scale & polish
- ✓ Your oral health i.e. whether you have fillings, crowns, bridges or gum disease
- ✓ Your dentists fee scales, as costs for private treatment can vary by practice and region

Examples of employee choices¹

Louise

has chosen **Denplan Key** because she prefers to fund her own dental treatment, but likes the reassurance of dental accident and dental emergency cover.



Richard

has chosen **Denplan Elementary** because it helps make NHS dental charges more manageable.



Karen

has chosen **Denplan Essential** because she visits her dentist once a year, has good oral health and has had little dental treatment in the past.



John

has chosen **Denplan Essential Plus** because he visits his dentist once a year, but has had previous dental treatment including some fillings and a bridge.



Sarah

has chosen **Denplan Extensive** because she visits her dentist twice a year, has good oral health and has had little dental treatment in the past.



Jane

has chosen **Denplan Extensive Plus** as she visits her dentist twice a year and has had previous dental treatment including crowns.



¹ examples are shown for illustrative purposes and do not constitute advice.

² Figures based on the average cost of claims submitted to Denplan in 2015 for treatment received under the Wellbeing Product Range.

N.B. These are average costs; actual costs can vary depending on the complexity of treatment required and the fee scale for the treating dentist.

Treatment	Average cost in 2015 ²
Examination	£40
Scale and Polish	£53
Fillings	£112
Extraction	£144
Root Canal	£335
Crown	£438
Bridge	£630

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% reimbursement 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% reimbursement 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% reimbursement 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% reimbursement 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 ¹	✓	✓	✓	✓	✓	✓
Worldwide emergency dental treatment ²	✓	✓	✓	✓	✓	✓
Dentist call-out fees ³	✓	✓	✓	✓	✓	✓
Hospital cash benefit ⁴	✓	✓	✓	✓	✓	✓
Mouth cancer cover ⁵	✓	✓	✓	✓	✓	✓
24-hour Worldwide Dental Emergency Helpline	✓	✓	✓	✓	✓	✓
Dentist fees for telephone consultations following injury or emergency	✓	✓	✓	✓	✓	✓

¹ Cover for up to £2,500 of treatment per dental injury for up to four incidents per policy year.

² **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 benefits.

³ Up to £150 per incident for up to two incidents per policy year.

⁴ £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.

⁵ Up to £20,000 towards one course of treatment for up to 18 months following diagnosis

That's the world of Denplan for you.



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