

Choosing the right Denplan 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.

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

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.

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
Resorative 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.

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.

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