

Your Denplan Wellbeing 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
<p>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.</p> <p>Important: If you join as part of your employers transfer from another provider we will not apply this exclusion.</p>
<p>Any treatment that is assessed by our dentist as not clinically necessary.</p>
<p>Non clinically necessary orthodontic treatment (Index of Orthodontic Treatment Need grade 1-3).</p>
<p>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.</p> <p>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.</p>

Denplan Limited, Denplan Court, Victoria Road, Winchester, SO23 7RG, UK.
Tel: +44 (0) 1962 828 000. Fax: +44 (0) 1962 840 846. Email: corporate@denplan.co.uk

Part of Simplyhealth, Denplan Ltd is an Appointed Representative of Simplyhealth Access for arranging and administering dental insurance. Simplyhealth Access is incorporated in England and Wales, registered no. 183035 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Ltd is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Denplan Ltd only arranges insurance underwritten by Simplyhealth Access. Premiums received by Denplan Ltd are held by us as an agent of the insurer. Denplan Ltd is registered in England No. 1981238. The registered offices for these companies is Hambleden House, Waterloo Court, Andover, Hampshire SP10 1LQ.
EMPE204-1216

