

# A summary of your BUPA membership

## BUPA DentalChoice Scheme - Ainsbury

Effective from  
1 November 2005

**keyfacts**

### Summary of cover and benefits

This policy summary contains key information about BUPA DentalChoice. You should read this carefully and keep it in a safe place afterwards. Please note that it does not contain the full terms and conditions and exclusions of cover which you will find in the policy membership guide (DC/1403/NOV05/Ains). Also please refer to your membership certificate. Copies of these documents are available on request.

#### The provider

BUPA DentalChoice is provided by BUPA Insurance Limited, a subsidiary of the British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

BUPA will not pay benefits for treatment received by a member during the qualifying period for that member. A member's qualifying period is the first 3 months following the start of their current continuous period of membership of the scheme.

#### The type of treatment covered

BUPA DentalChoice offers you cover for dental treatment services set out in the benefit schedule. Please refer to page two of this document for the benefit schedule.

By dental treatment we mean any dental treatment or examination which is necessary to maintain dental fitness for example examinations, fillings and scaling, and which as a matter of necessity must be provided by a dentist.

#### Summary of cover

The summary of cover overleaf sets out the eligible dental treatments which are covered.

# Summary of cover

Type of treatment	Premier	
<b>Overall annual limits</b>	Dental practice	BUPA accredited dental practice
1. <b>Dental treatment</b> (other than <b>dental injury treatment</b> and <b>emergency dental treatment</b> )	£775	£930
2. <b>Dental injury treatment</b>	£460	£555
3. <b>Emergency dental treatment</b>	£309	£370

Type of treatment	Premier	
	Dental practice	BUPA accredited dental practice
<b>Examinations</b>	£	£
Examination (up to a maximum of two per <b>year</b> )	11.85	14.22
Examination (new patient) (up to a maximum of once per <b>year</b> )	26.78	32.14
<b>X-rays</b>		
Small X-ray (up to a maximum of four per <b>year</b> )	4.12	4.94
Medium X-ray (per film) (up to a maximum of four per <b>year</b> )	6.18	7.42
Panoral (up to a maximum of once per <b>year</b> )	15.45	18.54
<b>Scaling</b>		
Simple (up to a maximum of four per <b>year</b> )	13.91	16.69
Chronic periodontal per visit		
1-4 teeth	33.48	40.18
5 to 9 teeth	46.35	55.62
10 to 16 teeth	51.50	61.80
17 or more teeth	61.80	74.16
<b>Fillings</b>		
Amalgam (1 surface)	15.45	18.54
Amalgam (2 surface)	23.18	27.82
Amalgam (3+ surface)	30.90	37.08
Composite anterior 1 surface	27.04	32.45
Composite anterior 2 surfaces or more	29.50	35.40
Composite posterior 1 surface	30.90	37.08
Composite posterior 2 surfaces or more	38.63	46.36
<b>Root canal treatment</b>		
Single root	65.66	78.79
Two roots	115.88	139.06
Multiple roots	136.99	164.39
<b>Surgical treatment</b>		
Extraction (per tooth)	23.18	27.82
Surgical extraction (flap raised)	38.63	46.36
Apicectomy	115.88	139.06
Incising of abscess	17.51	21.01

Type of treatment	Premier	
	Dental practice	BUPA accredited dental practice
	£	£
<b>Crowns, bridges etc.</b>		
Inlay (per tooth)	135.19	162.23
Veneer (per tooth)	135.19	162.23
Full gold crown	212.44	254.93
Porcelain crown	180.25	216.30
Porcelain bonded to metal crown	212.95	255.54
Bridge per unit	216.30	259.56
Adhesive bridge	247.20	296.54
Cast post and core	46.35	55.62
Prefabricated post and core	13.21	15.85
Refix or re-cement existing crown	15.45	18.54
Re-cement adhesive bridge	19.31	23.17
Re-cement any other bridge	19.31	23.17
<b>Dentures</b>		
Acrylic partial upper or lower denture	193.13	231.76
Acrylic partial upper and lower denture	347.63	417.16
Metal partial upper or lower denture	309.00	370.80
Metal partial upper and lower denture	540.75	648.90
Acrylic full upper or lower denture	212.95	255.54
Acrylic full upper and lower denture	386.25	463.50
Reline denture	30.90	37.08
Addition of tooth	30.90	37.08
Repair denture	19.31	23.17
Occlusal splint	118.45	142.14

BUPA will pay benefits for oral cancer treatment up to the amounts as detailed in the membership guide and up to an overall combined total of £10,000

## What is not covered

See section 9 of the Membership guide for full details. This section explains the dental treatment services and charges that are not covered under the scheme. This section does not contain all the limits and exclusions to your cover. For example, you are only covered for dental treatment services set out in the benefit schedule; anything not set out there is not covered. You should also note the benefit schedule sets out some limitations and restrictions for particular types of dental treatment. The following are excluded:

- cosmetic treatment;
- in-patient treatment;
- out-patient treatment;
- day-patient treatment;
- dental treatment, which in BUPA's reasonable opinion based on established dental and medical practice in the United Kingdom, is experimental or unproven, or not normally supplied by a dentist;
- orthodontic treatment;
- dental treatment resulting from self-inflicted injury;
- charges by a dentist or other person for completing your claim form or the submission of a claim;
- surgical implants;
- mouthguards;
- administering general anaesthetic except where necessary for oral cancer treatment;
- oral cancer treatment where oral cancer was diagnosed prior to joining the scheme or within the first six months of current continuous membership of the scheme;
- pre-existing dental injury treatment.

## How long your cover will last

BUPA Dental Choice is an annual contract that is renewed each year and will continue until:

- you stop paying subscriptions to it;
- you cease to live in the UK; or
- you die. (See Section 6 of the policy membership guide)

BUPA has the right to make changes to the terms and conditions of your cover on any annual anniversary date after your policy has started or end the scheme. (See section 10.1 of the policy membership guide)

Where cover extends to dependants their cover may end at a different date but will always end when the main member's cover ends.

## Changing your mind

You can change your mind within 21 days of the day when your policy starts or, if later, the day when you receive your policy membership guide and your membership certificate. If you decide, for any reason, that you do not want your BUPA Dental Choice policy after all, we will give you your money back (however we may at our discretion deduct an appropriate amount for covering you up to the date of cancellation). (See section 3.3 of the policy membership guide)

## Getting in touch

The BUPA helpline is always the first number to call if you need help or support or if you have any comments or complaints. Please call us free on 0800 237 777 between 8am and 6pm, Monday to Friday and 8am to 1pm on Saturdays\*. Alternatively you can write to us at: BUPA, Anchorage Quays, Salford Quays, Salford, Manchester M50 9WF.

\*Calls will be recorded and may be monitored.

## What to do if you need treatment

If your dental treatment is likely to be less than £500 you are recommended to call the helpline before arranging any dental treatment to check your cover and the benefits available to you. If your dental treatment is likely to exceed £500 you must call the helpline with full details of your intended dental treatment.

## How to make a claim

### Helpline number:

**0800 237 777**

Lines are open 8am to 6pm Monday to Friday, 8am to 1pm Saturday, calls are free\*.

\*Calls will be recorded and may be monitored.

## If you have cause for complaint

The helpline is always the first number to call if you have a complaint. If they are unable to resolve the problem you can contact the Customer Relations Department: call 0845 606 6739 anytime between 8am and 5pm Monday to Friday, (calls, charged at local rates will be recorded and may be monitored) or write to: BUPA, Anchorage Quay, Salford Quays M50 3XL. They will consider your complaint and can provide you with full details of our internal complaints process. It's very rare that we can't settle a complaint, but if this does happen, you may refer your complaint to the Financial Ombudsman Service: call 0845 08 01 800 or write to South Quay Plaza, 183 Marsh Wall, London E14 9SR.

## For members with special needs

For hearing and speech impaired members who have a textphone, please call on:

**0845 6066 863** between 9am to 5pm Monday to Friday (calls charged at local rates). We can also offer a choice of braille, large print or audio for correspondence.

## The Financial Services Compensation Scheme (FSCS)

In the unlikely event that BUPA Insurance Limited is unable to meet its liabilities, members are currently protected by the Financial Services Compensation Scheme (FSCS). This will ensure that, in the event of a claim, your benefits are safeguarded up to the limits prescribed by law. You can obtain further information from, Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN. Tel: 020 7892 7300. [www.fscs.org.uk](http://www.fscs.org.uk)

## BUPA Data Protection Notice

**Confidentiality:** The confidentiality of patient and member information is of paramount concern to the companies in the BUPA group. To this end, BUPA fully complies with Data Protection Legislation and Medical Confidentiality Guidelines. BUPA sometimes uses third parties to process data on its behalf. Such processing, which may be outside of the European Economic Area, is subject to contractual restrictions with regard to confidentiality and security in addition to the obligations imposed by the Data Protection Act.

**Medical Information:** Medical information will be kept confidential. It will only be disclosed to those involved with your treatment or care, including your GP, or to their agents, and, if applicable, to any person or organisation who may be responsible for meeting your treatment expenses, or their agents.

**Member details:** All membership documents and confirmation of how we have dealt with any claim you may make will be sent to the main member.

**Telephone calls:** In the interest of continuously improving our service to members, your call will be recorded and may be monitored.

**Research:** Anonymised or aggregated data may be used by BUPA, or disclosed to others, for research or statistical purposes.

**Fraud:** Information may be disclosed to others with a view to preventing fraudulent or improper claims.

**Names and Addresses:** BUPA does not make the names and addresses of members or patients available to other organisations.

**Keeping you informed:** BUPA would, on occasion, like to keep you informed about the BUPA products and services which it considers may be of interest to you.

**Contact Address:** If you have any Data Protection queries please write to the BUPA Group Information Protection Manager, at BUPA House, 15-19 Bloomsbury Way, London WC1A 2BA or at [DataProtection@BUPA.com](mailto:DataProtection@BUPA.com).



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