



ပက်ပက် DENTAL

Ministry of Defence webinar – 29/05/24

ပက်ပက်

Housekeeping

Please ensure that you are on mute throughout the duration of the presentation. Once the presentation is complete, we will open it up to questions.

What we will be covering today

1

Understanding dental cover

2

What can you claim and how much does it cost?

3

How to join and claim

4

Toothfairy

5

Questions

What is Dental cover?

Making the cost of essential dental treatment more affordable

Dental cover offers reimbursement towards the cost of routine, minor and major dental care such as check-ups, hygienist visits, fillings, crowns and even dental implants (not available on all policies).

You can also add family members to the policy for an additional cost, and receive cover towards child orthodontic fees – regardless of their treatment need grade.



Why Dental cover?

Looking after your teeth and visiting the dentist regularly is an important part of maintaining a healthy lifestyle.

But finding an NHS dentist is increasingly tricky. Moreover, NHS dental charges are reviewed regularly — in England they have increased cumulatively by 12.5% in the past 2 years alone.* An examination on the NHS can cost £26.80 (Band 1**) with some major treatment such as crowns and bridges costing over £300

As a result of private dental treatment prices varying from practice to practice and the struggles finding an NHS dental care, many people worry about accessing affordable dental treatment for themselves and their families.



Dental Cover can help cover the cost of routine and essential dental treatments throughout the year and allows you to visit any dentist anywhere in the world NHS or Private

*Cumulative increase in the cost of the average of the three bands of NHS adult dental charges in England 2018-2023

** Band 1 Covers an examination, diagnosis and advice. It also includes necessary X-rays, a scale and polish and planning for further treatment.

		Clear Plus 1	Clear Plus 3	Clear Plus 5
Overall limit	Annual limit for all listed treatment ¹	N/A	£1,500	£2,500
NHS	100% NHS dental cover	✓	✓	✓
Check-ups	Examinations (annual limit)	100% NHS	£75	£100
X-ray	Small x-ray	100% NHS	£8	£10
	Medium x-ray	100% NHS	£12	£20
	Panoral (large) x-ray	100% NHS	£25	£30
Scalings	With a dentist	100% NHS	£20	£35
	With a hygienist	100% NHS	£60	£80
Fillings	Silver filling - 1 surface	100% NHS	£15	£30
	Silver filling - 2 surfaces	100% NHS	£18	£40
	Silver filling - 3 surfaces or more	100% NHS	£45	£70
	White filling - 1 surface	100% NHS	£30	£55
	White filling - 2 surfaces	100% NHS	£35	£65
	White filling - 3 surfaces or more	100% NHS	£60	£80
	Pin for filling	100% NHS	£11	£15
Root treatments	Root canal - Incisor/Canine	100% NHS	£90	£130
	Root canal - Premolar	100% NHS	£90	£130
	Root canal - Molar	100% NHS	£150	£200
	Apicectomy	100% NHS	£50	£70
Extractions	Extraction	100% NHS	£20	£32
	Surgical extraction	100% NHS	£50	£60

Veneers and inlays	Veneer (prior approval required)	100% NHS	£80	£160
	Inlays	100% NHS	£90	£200
Implants, crowns and bridges	Implant ²	100% NHS	£350	£550
	Crown	100% NHS	£185	£320
	Post for crown	100% NHS	£40	£60
	Conventional bridge (any number of units)	100% NHS	£350	£550
	Adhesive bridge (any number of units)	100% NHS	£175	£280
	Re-fix, re-cement crown or bridge	100% NHS	£30	£40
	Dentures	Acrylic upper or lower denture	100% NHS	£100
Acrylic upper and lower denture		100% NHS	£200	£400
Chrome upper or lower denture		100% NHS	£190	£275
Chrome upper and lower denture		100% NHS	£380	£550
Repair or relines denture		100% NHS	£35	£40
And the rest	Anaesthetic (per visit)	100% NHS	£60	£75
	Child orthodontics (annual limit) ³	100% NHS	£325	£475
	Mouthguards - including sports guard	100% NHS	£50	£60
	Emergency charge (2 per policy year)	100% NHS	£75	£125
	Overnight hospital stay - excl. ROI (£1,000 annual limit)	100% NHS	£50	£100
	Accident/injury (annual limit)	N/A	£1,500	£2,500
	Mouth cancer	£20,000	£20,000	£20,000
	Personal Protective Equipment (PPE) (annual limit)	£50	£50	£50

¹Except for accident/injury treatment and mouth cancer cover which have a separate limit.

²This reimbursement covers all visits related to the implant including fitting the implant crown. We will not pay for more than one implant if a bridge could be fitted as an alternative.

³Insured children only.

Key features



Family cover

You can include your partner, children for an additional cost on to the policy



Cover for pre-existing conditions
as well as planned and pending treatment (excluding mouth cancer)



Immediate cover

You can start making claims immediately from the policy start date



Worldwide cover

You can visit any dentist anywhere in the world



Continuation option

You have access to an option to continue your dental cover if you leave the company your cover is through



100% NHS dental charges
covered in full on all cover levels



Fast claims payment

via our simple, online paperless process



Orthodontic cover

Children are covered on all Index of Treatment Need (IOTN) grades

How much does it cost?

Please note that the price displayed is the total price per month including insurance premium tax (IPT).


Monthly premium	Employee only	Couple	Single parent family	Family
Clear Plus 1	£8.25	£16.50	£16.50	£24.75
Clear Plus 3	£14.50	£29.00	£29.00	£43.50
Clear Plus 5	£29.60	£59.20	£59.20	£88.80

Children can be covered up to the age of 25. Benefits are shared by insured children.

Please check the policy summary for full details of our dependant cover.

A simple online journey from start to finish

Enrolment deadline: 16/06/24



Apply for cover

020 7265 7111
Mon-Fri 9am-5pm

New policy

Help

Check your eligibility

To get started, please provide the information below so we can take you to the right policy. Please check the 'Help' section if you need assistance with your application.

Your enrolment code

This is the joining code provided to you by your company. Please contact your company if you don't have this information.

/

Your employee ID (this is your company's unique reference for you)

Your date of birth

X

A simple online journey from start to finish

Enrolment deadline: 16/06/24

Join

You can sign up quickly and easily using our voluntary online joining portal

1

Treatment and claim

You can visit any dentist from the day the policy starts- anywhere in the world - and submit claims using our simple online process

3

Continue

You can continue to claim for insured treatments throughout the policy year



Welcome

You will receive a welcome pack immediately via email

2

Reimbursement

Claims are processed within 5 working days* and reimbursement is paid directly into your bank account

4

unum | toothfairy



Toothfairy

Toothfairy's services are available via one easy-to-use Unum bespoke Toothfairy app, providing help for dental emergencies, general advice and personalised oral health tips. All of which means that Unum's Dental policies are now offering a way to help reduce employee absence due to oral health issues.

All Toothfairy services are accessed via the Toothfairy app which has been tailored to provide a single-entry point to all Unum Dental wider services



Dental services at your fingertips

What makes this offering unique for Unum Dental Members?

All Toothfairy services are accessed via our bespoke version of the Toothfairy app, which has been tailored to provide employees with a seamless entry point to wider Unum Dental services, services include:

Dentist chat

Symptom checker

Video consultations and prescriptions

Member perks - on cosmetic treatments

Videos and articles on dental health

Unum's Wellbeing Calendar

Unum's claims portal

Dentist chat is available in app 7 days a week, core operating hours 9am – 8pm (response time within 24 hours)
 Video consult is available at a price to the employee, video calls are charged at £29.00 and private scripts are charged at £19.99. A separate cost of the medication is to be paid at the pharmacy and is set independently by the chosen pharmacy. Member perks include discounts on teeth whitening and straightening treatments



Summary



This policy provides cover towards the cost of dental treatment needed to maintain and restore your dental health.



Option to add your partner and children on to the same level of cover as you at an additional cost



Fast claims payment via Unum Dental's, simple, online paperless process



You can start making claims immediately from the policy start date



Worldwide cover - visit any dentist anywhere in the world



Cover for pre-existing conditions (excluding mouth cancer)

Q&A

UNUM DENTAL

Thank you



+44 (0) 20 7265 7111



dental@unum.co.uk

Legal notice

© 2023 Copyright Unum Limited.

This document is copyright of Unum Limited and / or its affiliated companies. ALL RIGHTS RESERVED.

Unum, the Unum logo and/or names of Unum products or services referenced herein are trademarks of Unum and/or its affiliated companies and may be registered in certain jurisdictions. Other company names, marks, products, logos and symbols referenced herein may be the trademarks or registered trademarks of their owners.

THIS DOCUMENT IS FOR THE RECIPIENT'S INTERNAL USE ONLY.

GENERAL NOTICE:

THE CONTENTS OF THIS PRESENTATION ARE CONFIDENTIAL AND ARE NOT INTENDED FOR GENERAL DISSEMINATION. THE CONTENT IS PROVIDED FOR INFORMATION AND GUIDANCE ONLY AND IS NOT INTENDED TO CREATE ANY LEGALLY BINDING REPRESENTATIONS, WARRANTIES, OBLIGATIONS OR ANY LEGAL RELATIONSHIP. ANY SERVICES PROVIDED OR PERFORMED BY UNUM LIMITED OR ANY AFFILIATED COMPANY SHALL BE SUBJECT TO TERMS OF CONTRACT TO BE AGREED.

If you wish to share the contents of this document with any third parties, please speak with your senior Unum contact or email Unum Legal at legalqueries@unum.co.uk

Disclaimer

Unum is not authorised to give advice.

The material contained in this presentation applies only to Unum and its products. Whilst we have taken all reasonable steps to ensure that the information within this presentation is accurate and up-to-date, we cannot accept liability for any error or omissions.

Terms and conditions apply to all Unum products highlighted in this presentation and they may differ from provider to provider and over time.