



Denplan Essentials

your benefits at a glance

Denplan Essentials gives you

- ✓ An easy and affordable way to budget for your routine dental care
- ✓ Supplementary Insurance to provide cover if you have a dental injury or dental emergency

Routine dental care from your dentist which includes

- ✓ Check-ups (up to the maximum detailed in your Contract)
- ✓ Scaling, polishing and other hygiene treatment (up to the maximum detailed in your Contract)
- ✓ X-rays
- ✓ Any additional treatment specified as included by your dentist in your Contract
- ✓ Preventive dental advice

Denplan Essentials does not cover the following

- ✗ The cost of any restorative dental treatments including fillings, crowns, bridges or dentures (at the discretion of your dentist)
- ✗ Laboratory fees and prescriptions
- ✗ Any treatment excluded by the dentist in your Contract is payable by you at the private fee rates
- ✗ Referral to a specialist and specialist treatment
- ✗ Orthodontics, implants, cosmetic treatment
- ✗ Sedation fees

Please remember: your routine treatment is at the discretion of your dentist.

This is a summary of product benefits, exclusions and limitations. All claims are assessed for eligibility against the terms and conditions of the product, available on request.

If you require further details, please ask a member of the practice team or call Denplan on

0800 401 402

Calls may be recorded for security, regulatory and training reasons.

www.denplan.co.uk

As part of Denplan Essentials you receive Supplementary Insurance which includes

Worldwide dental emergency cover

- ✓ Dental injury cover (up to £10,000 per incident)
- ✓ Temporary emergency dental treatment when in the UK (up to £400 per incident. Total limit payable £800 per calendar year)
- ✓ Temporary emergency dental treatment when overseas (up to £420 per incident. Total limit payable £840 per calendar year)

Hospital cash payment

- ✓ Up to £62 for every night spent in hospital under the sole care of a dental or maxillofacial surgeon for treatment in relation to a head or neck condition

Mouth cancer cover

- ✓ Up to £12,000 to cover mouth cancer treatment costs for up to 18 months following a positive diagnosis. Smokers are not excluded from this cover

Your Supplementary Insurance does not cover

- ✗ Emergency dental treatment provided by your own dentist or a dentist/specialist acting on your dentist's behalf
- ✗ Dental injury caused while training for or participating in contact sports, unless recommended mouth protection is worn
- ✗ Mouth cancer diagnosed before joining Denplan and/or within 90 days after the date you joined Denplan (or for which tests or consultations began within those 90 days)

Denplan Insurance Services provides

- ✓ 24-Hour Worldwide Dental Emergency Helpline
- ✓ Arrangement of Supplementary Insurance cover
- ✓ Assistance with enquiries regarding your Supplementary Insurance





Questions and answers

Q Is Denplan Essentials an insurance policy?

A No. Denplan Essentials is a dental payment plan that lets you to budget for routine check-ups, x-rays and hygiene treatment as specified by your dentist. However, Denplan arranges, on your behalf, Supplementary Insurance to contribute towards the cost of treatment required as a result of a dental injury or dental emergency.

Q When will my Denplan Essentials Contract start?

A Your dentist will agree a start date for your Denplan Essentials Contract with you. This date will be entered onto your Contract and will always be on the first day of the month.

Q What if I need restorative treatment - is this covered by Denplan Essentials?

A No. Any restorative dental treatment needed will have to be paid for separately, unless your dentist chooses to provide additional treatment as part of your Contract. The practice team will be able to let you know your dentist's treatment fees.

Q How much does it cost?

A As individual dentists set their own fees, there is no standard cost. The cost will depend on the amount of routine care you need. Please note that there is a registration fee payable to cover Denplan's cost of administration. This is a one-off charge, equivalent to one month's fee.

Q Are there any discounts available?

A Yes. Where more than one member of a family/group is registered with any Denplan dentist at one practice, the following discounts apply:

two family/group members	- 5%
three family/group members	- 10%
four or more family/group members	- 15%

The Supplementary Insurance and Denplan Insurance Services fees do not have discounts applied.

Please note: to qualify for discount all payments must be collected using the same method of payment. All correspondence will be sent to the address of the person who pays for the plans.

Q What are my payment options?

A You can choose to pay your fee monthly by Direct Debit, or annually in advance either by Direct Debit, cheque or credit card.

Q Who am I in contract with?

A For the dental care you receive under Denplan Essentials you are in Contract with your dentist. For the Supplementary Insurance element you are in Contract with AXA PPP healthcare Limited and you are in Contract with Denplan for the Denplan Insurance Services.

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