

Denplan Lucent

Support with everyday
dental healthcare costs



Who are Denplan?

We've been giving people quick and easy access to the healthcare they need, without fuss or nonsense, for 34 years.



What is a **Dental Plan**?

Dental payment plans are a way of claiming back towards the cost of your routine (check-ups, hygiene visits and x-rays); and restorative (crowns, bridges or fillings) dental care.

Our dental plan is one that can be used on a regular basis - not just in an emergency. The dental plan also allows you to choose which dentist to go to, anywhere in the world - whether private or NHS so you can continue to use your current dentist.



		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Routine checks - each occasion							
Examinations	Normal, routine, recall examinations	100% up to NHS limits	£24	£29	£35	£46	£57
	Extensive, New patient, Specialist consultation		£46	£57	£75	£81	£86
X-rays (each X-ray)	Small, Intra Oral, Bitewing		£7	£8	£9	£12	£14
	Large, OPG, CT scan		£17	£23	£29	£35	£40
Routine treatments - each occasion							
Cleaning	Scale & Polish, Hygiene	100% up to NHS limits	£46	£57	£69	£75	£81
Fillings	Silver		£37	£47	£58	£68	£79
	White		£47	£63	£79	£95	£110
Major treatments - each full course of treatment(including preparation, supply and fit)							
	Crown (each tooth)	100% up to NHS limits	£200	£242	£315	£410	£494
	Post (each tooth)		£42	£53	£63	£74	£84
	Root canal (each tooth)		£105	£152	£189	£236	£347
	Bridge (any number of teeth)		£420	£578	£735	£893	£1,050
	Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)		£210	£236	£263	£289	£315
	Orthodontic (IOTN grade 4 – 5)		£420	£499	£578	£656	£735
	Denture - upper (partial or full)		£378	£504	£630	£714	£798
	Denture - lower (partial or full)		£378	£504	£630	£714	£798
	Inlay, Onlay (each tooth)		£210	£236	£263	£315	£368
	Veneer (each tooth; clinically necessary)		£210	£236	£263	£310	£410
	Periodontal, Gingivectomy		£89	£95	£105	£116	£126
	Repairs (for example recementation of a crown or bridge)		£46	£52	£57	£63	£75
	Extractions		Simple (each tooth)	100% up to NHS limits	£28	£35	£44
Surgical (each tooth)		£58	£63		£68	£105	£137
Treatment extras - each requirement							
	Fissure sealant	100% up to NHS limits	£29	£35	£46	£57	£69
	Topical fluoride application		£28	£37	£40	£44	£46
	Sedation, Local anaesthetic		£74	£79	£84	£89	£95
	Mouthguard (including sport), Splinting, Post orthodontic retainer		£53	£58	£63	£68	£74
	Other clinically necessary restorative treatment not listed		£68	£79	£89	£105	£121
NHS treatment							
	100% up to NHS limits	✓	✓	✓	✓	✓	✓

Denplan Lucent table of cover

- There are no annual limits so you can claim as many times throughout the year
- Benefits are for each person covered on the policy
- Covered children will receive their own benefit entitlement



Each person is also covered for the following benefits up to an annual limit:

Emergency and injury	
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each.
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each.
Worldwide telephone consultations for dental emergency or dental injury	100% When referred by Denplan through the emergency dental helpline.
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.
Mouth cancer cover	£20,000 Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.

Smile Centre (These services can be accessed through the Smile Centre via your online account at www.denplan.co.uk/employeeonline)

24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to four structured telephone counselling sessions for each issue, in each year.
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.

Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions



How does it **work**?



Attend your dentist appointment as normal, pay for your treatment and ask for an itemised receipt



Upload your receipt and submit your claim online



Sit back and wait for your payment to appear in your bank account



Payment is usually made within 3-5 working days.

Key features

- No initial oral health check needed
- Use any dentist, anywhere in the world, whether private, NHS or Denplan. You can also continue to use your current dentist
- Dependants can be included - dental plan must be the same as yours
- No excess to plan when you claim
- Claims are paid within 5 working
- Access to the 24/7 dental anxiety helpline
- Access to 24/7 worldwide dental emergency helpline



The Smile Centre

Along with claiming money towards your dental treatments you also have access to the Smile Centre. The Smile Centre allows you to view discounts, oral health checks and the latest tips about oral health.



Dentist and health facility locator

Search over 6,500 Denplan dentists to find one close to you.



My Dental Score

Get your online score today, for a snapshot of your current oral health.



Denplan discounts network

Around 2,000 of our dentists offer you a discount on the cost of dental treatment if you have Denplan through your employer.



Support with dental anxiety

Receive up to four telephone counselling session per issue, per year for dental related anxiety, worry or stress.



Dental emergency helpline

What to do in a dental emergency at home or abroad.



My Teeth family dental information site

Oral health information for the whole family, including great activities for kids.



FAQ

What does my plan cover me for?

To find out what you are covered for, please refer to your benefit table, which is available to be downloaded at www.denplan.co.uk/employeeonline.

How can I monitor how much of my cover I have used?

You can view your available benefits by logging into our online services at www.denplan.co.uk/employeeonline. If you do not have access to your online account you can contact us on 01962 828007.

Can I see any Dentist?

With our policy you can see any dentist of your choice, anywhere in the world.

Is cosmetic treatment covered?

No, your policy only covers you for clinically necessary dental treatment.

Examples of cosmetic treatment include tooth whitening, orthodontic treatment where your orthodontic grading on the IOTN Scale is 1-3 or placement of veneers to improve the appearance of your teeth.

When can I start claiming?

There is no waiting period to claim.

Except for the mouth cancer benefit which cannot be claimed in the first 90 days of your policy.

What information do I need to send with my claim?

- A fully itemised receipt: confirming treatment is PAID for and has been carried out.

How long will it take for my claim to be reimbursed?

If your claim contains all of the information we need; we will usually be able to fully assess your claim within five working days.



Get in touch

If you have any questions about your plan, we're on hand to help.



Log in to access your online account
denplan.co.uk/corporateservices/employees

Check out our latest content
Simplyhealth.co.uk/healthy-living



Telephone **01962 828 007**
Monday to Friday: 9am - 5pm



Live chat Denplan.co.uk
Monday to Friday: 9am - 5pm



Email: corporatedental@simplyhealth.co.uk

