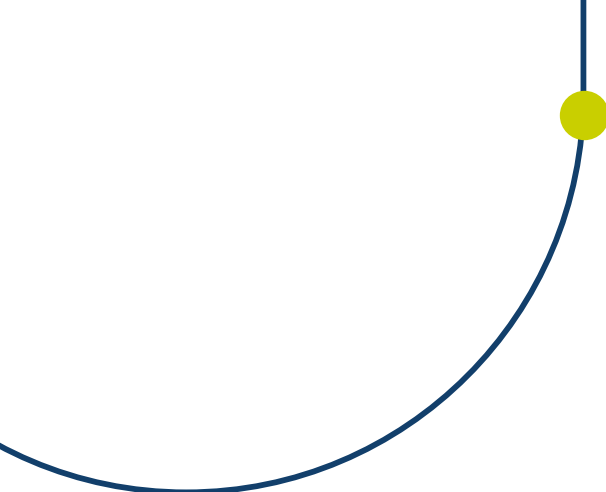


Research-driven dental cover

Designed by experts

Our dental cover has been developed through a deep understanding of the diverse needs of employers and employees helping them get maximum value while navigating rising dental costs.





| Uniquely Unum

We're a specialist employee benefits provider, leading the UK towards healthier, more productive workplaces.

As we continue to grow, it's our distinct expertise that helps us make a difference to people's lives, every day.



Innovating for over 175 years¹

Unum Group has a long history of thinking ahead, evolving our products and services to meet the needs of tomorrow's workplace.

We support 2.4+ million people across 12,000 businesses, with 89% choosing to stay. That's trusted, meaningful support for employers, employees, and their insured families.

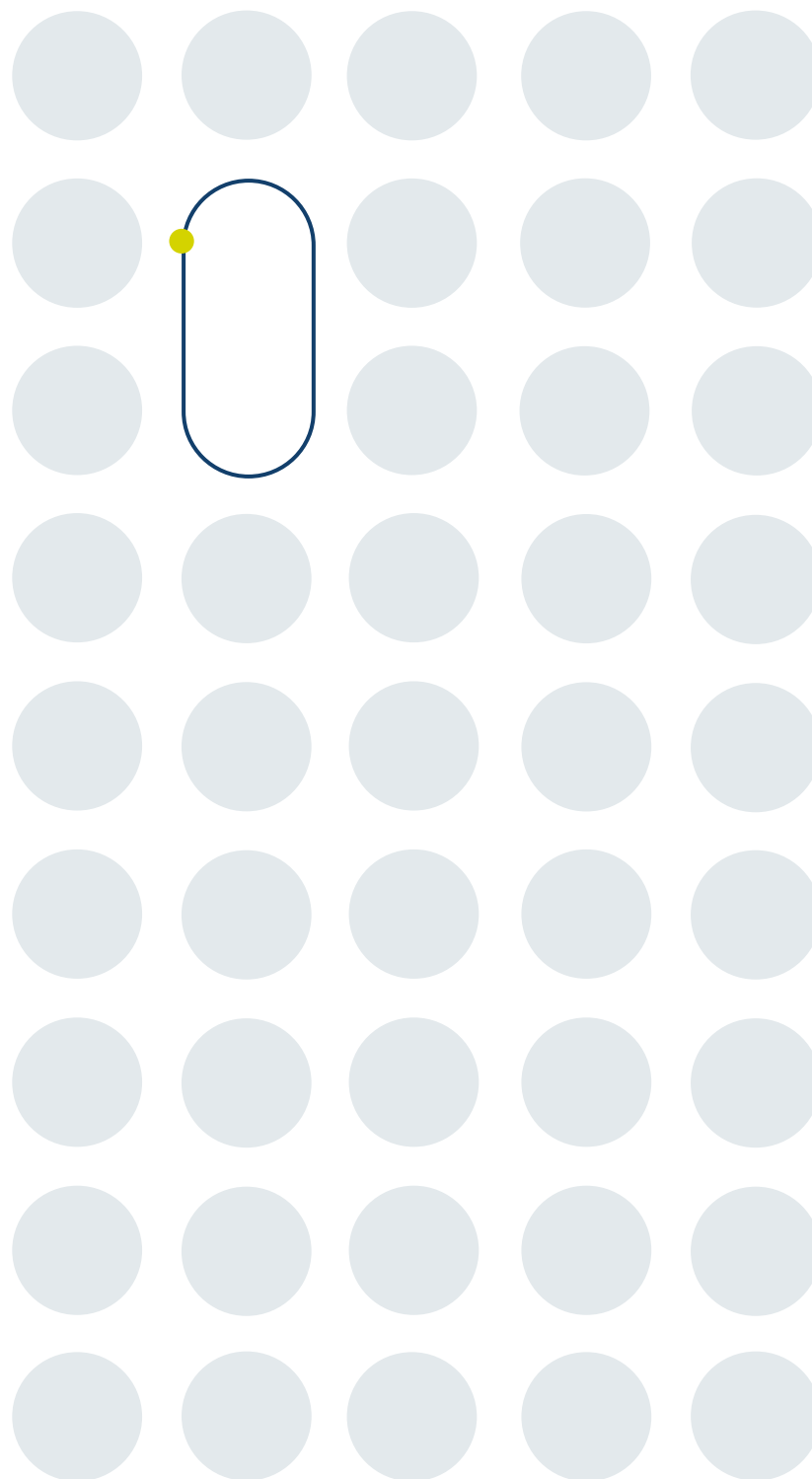
Delivering excellent customer service

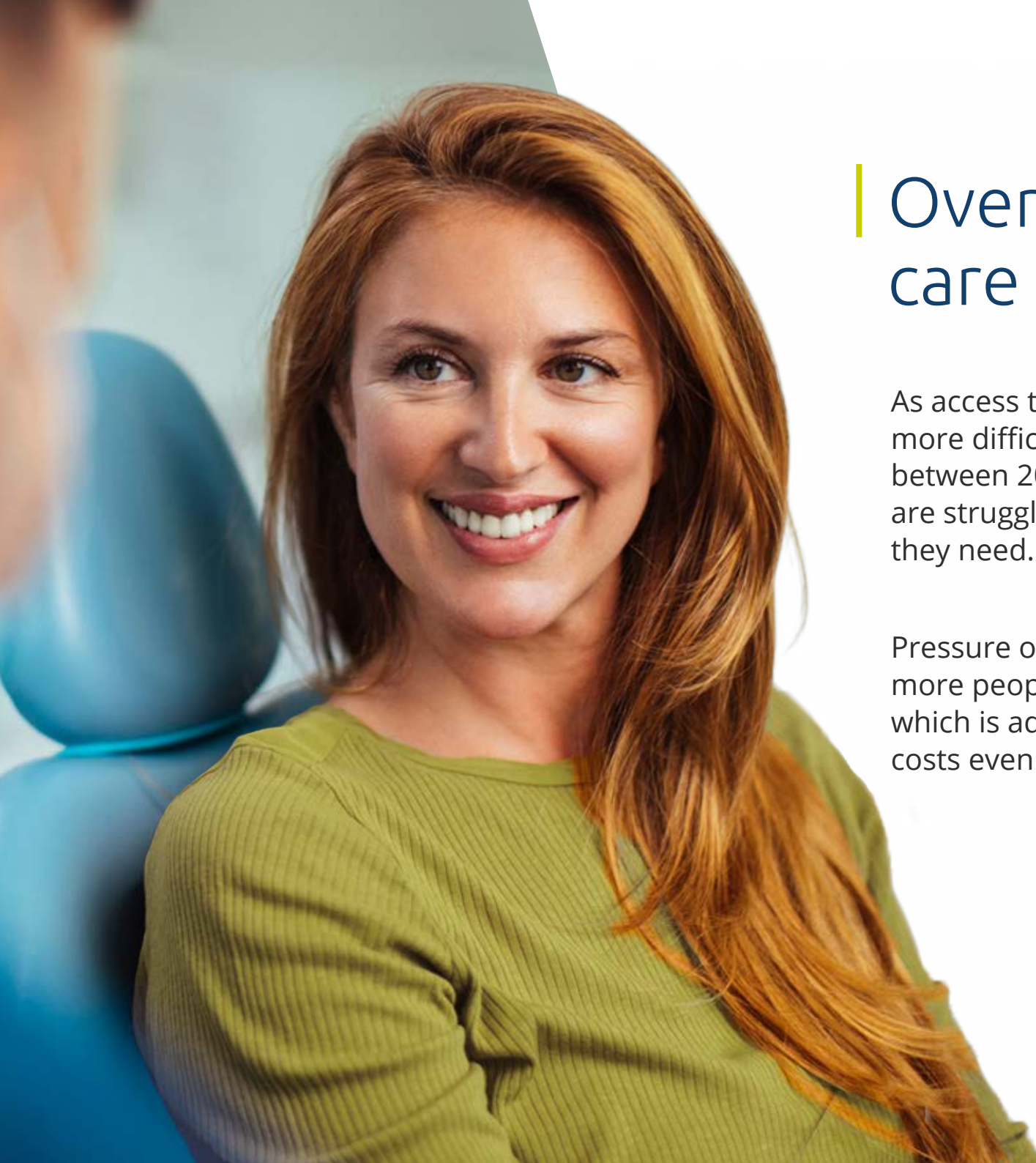
With a team of dedicated dental customer service professionals and our user-friendly member portal, submitting claims has never been easier.

In 2024, 83% of claims were processed and paid within 24 hours, demonstrating our commitment to efficiency. This is further supported by a 92% customer satisfaction score² from Unum Dental members.

Supporting total health and wellbeing

From on-demand content like webinars and podcasts to access to award-winning digital dental services from Toothfairy, we offer year-round support for both general wellbeing and everyday dental health.



A woman with long, wavy brown hair is smiling and looking towards the camera. She is wearing a green ribbed sweater and is seated in a blue dental chair. The background is a plain, light-colored wall.

Overcoming dental care challenges

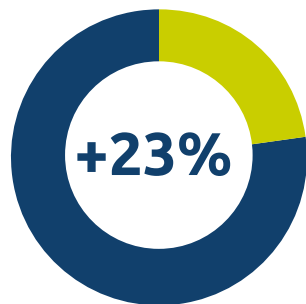
As access to NHS dental care becomes more difficult and with costs rising by 15% between 2022 and 2025, many employees are struggling to get the essential treatment they need.

Pressure on NHS dental services is leading more people to seek private alternatives, which is adding to demand and driving up costs even further.

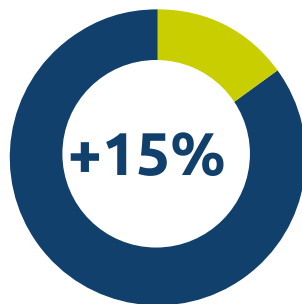
Private dental costs in the UK have also risen significantly, between 2022 and 2024³:

Average preventative treatment cost increases:

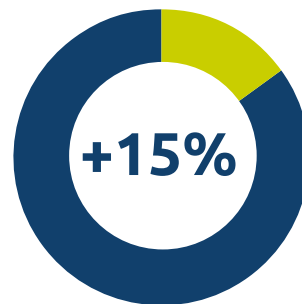
Initial consultation



Routine check-up

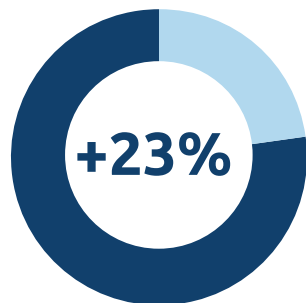


Scale and polish

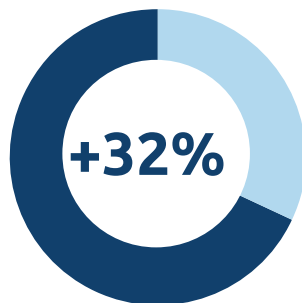


Average restorative treatment cost increases:

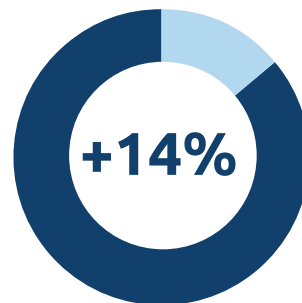
White fillings



Simple extractions



Root canal



Our own research shows 21% of employees – equivalent to 6.3 million people of working age – avoided dental appointments in 2023 due to the cost-of-living crisis⁴

As private dental costs continue to soar, Unum's dental products are designed using extensive research and internal data to offer a cost-effective solution. Our plans ensure employees can access quality dental care without financial stress, effectively helping them manage these increasing expenses.



Our products

We offer research-driven solutions tailored to the unique needs of both employers and employees, ensuring comprehensive dental care that supports a healthier, more productive workforce. Our coverage includes:

NHS reimbursement: 100% reimbursement for NHS dental costs.

Preventative care: Coverage for routine examinations, hygienist visits, and X-rays.

Restorative care: Includes fillings, root canals, extractions, implants, crowns, bridges, and dentures.

Other important treatments: Coverage for adult and child orthodontics, as well as mouthguards for protection and more.

Accident/injury dental care: Helps restore an employee's oral health after an accident including cover for sports injuries.

Emergency dental care: Includes emergency procedures, call-out fees, and prescription charges.

Our products help give employees access to the dental care they need, providing peace of mind and supporting their overall health and wellbeing.

Cover levels, annual limits and exclusions apply. Please refer to a benefit schedule for full details.

| What makes us special?

01

Fast claim payment

83% of claims processed and paid within 24hrs in 2024 via the easy-to-use online claims portal.

02

Sports injury cover

Cover to help restore an employee's oral health following an accident playing sport.

03

Orthodontic cover

Financial support for employees and their insured children to access orthodontic care. Adults are covered for IOTN grades 4 and 5; children are covered across all grades.

04

An online joining platform

Providing an enrolment solution for employees including Direct Debit payment options.

05

Worldwide cover

Employees can choose any dentist, anywhere in the world, NHS or private, to help with dental tourism.

06

Immediate cover

No waiting. Employees can claim from day one, ensuring they get the dental care they need without delays.

07

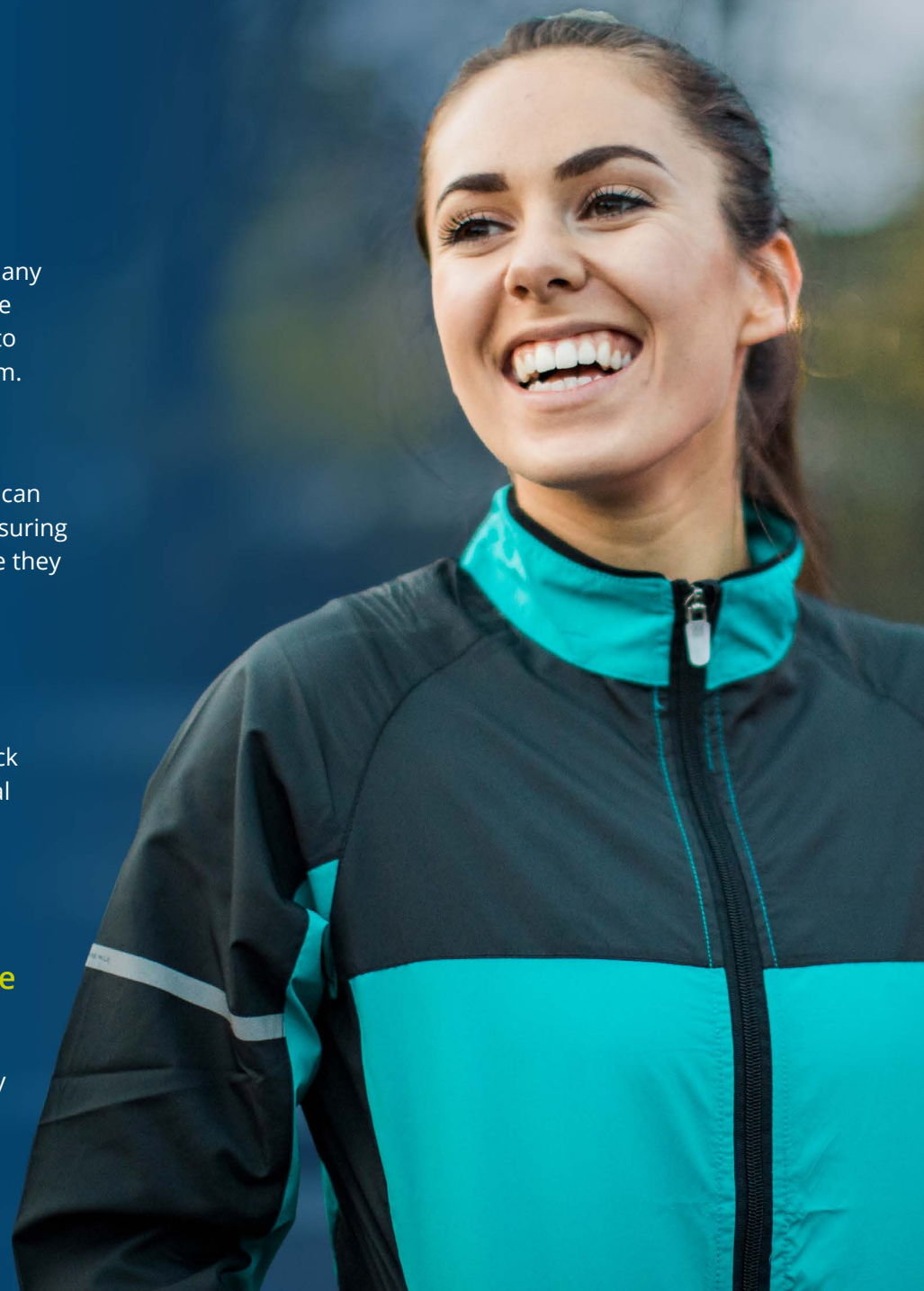
100% NHS reimbursement

Members can claim back 100% of any NHS dental costs, helping to claim back more against rising NHS prices.

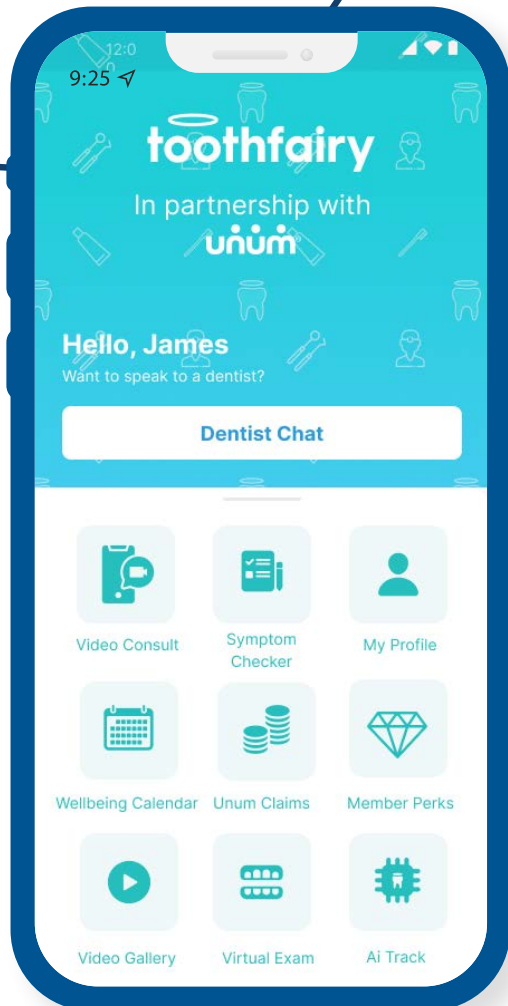
08

Digital dental care

From the start of an employees policy they get access to Toothfairy for swift access to high quality digital dentistry services.



Total health and wellbeing with the Toothfairy app



Elevate your clients overall holistic health with our progressive approach to dental care, integrating wellness and prevention strategies for an optimised and happy life.

Introducing a digital dentist at your fingertips with Toothfairy.

With NHS appointments becoming increasingly difficult to get and private costs rising, employees need fast, reliable access to dental care. That's why we've partnered with Toothfairy, an award-winning digital dental service available to all Unum dental members.

All Toothfairy services are accessed via our exclusive version of the easy-to-use Toothfairy app, which has been tailored to provide employees with a seamless entry point to wider Unum Dental services.

Dental services at employees' fingertips

Dentist chat⁵

Where employees can speak to an in-app dentist.

Symptom checker

Toothfairy's AI dental symptom checker provides advice and signposting.

Dentist led emergency appointment finder

Members can speak to an in-app dentist for emergency dental care. If an in-person appointment is necessary, Toothfairy can source an emergency appointment from a network of clinics across the UK.

Video gallery

Providing employees with valuable information on a variety of oral health topics.

Exclusive member perks

Saves employees money on treatment such as teeth whitening, straightening and at-home oral care kits.

Unum's claims portal

For simple, fast, digital claims assessment and reimbursement.

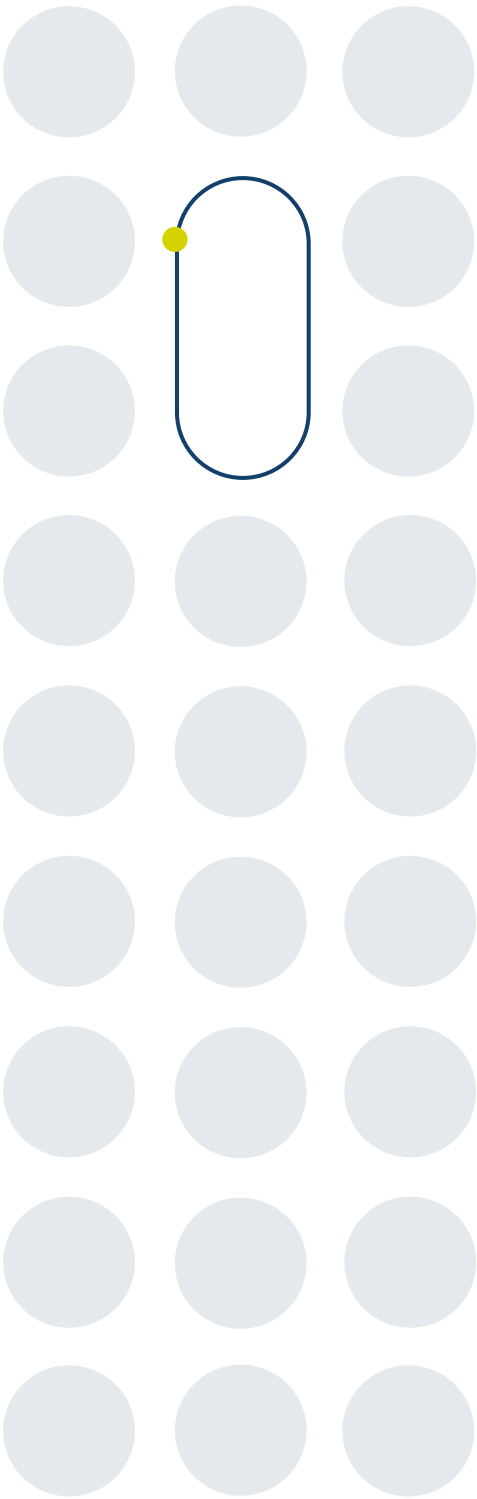
Video consult⁶

For an additional cost, employees can book a video consultation with a dentist for further help.

Plus, full access to Unum's Wellbeing Calendar, packed full of content including webinars, articles, podcasts to emotional, lifestyle, physical and financial wellbeing.

As well as access to Retail 'Discounts and savings' provided by BenefitHub to help with savings and discounts from a variety of retailers and entertainment venues, from groceries to days out.





Delivering excellent service

With an extended team of dental customer service professionals, we aim to deliver service excellence throughout the year.

With a platform dedicated to servicing and administering dental policies, a simple and proven end-to-end process, and dedicated onboarding teams ensuring data is loaded, checked, and employee welcome packs issued, it couldn't be easier to offer Unum's dental cover.

Once you confirm your decision to proceed with Unum, the process for employees to begin using their policy is simple and efficient. Here's what to expect:

01

Welcome pack: Employees will receive a welcome pack via email following the policy start date.

02

Access to care: Employees can visit any dentist worldwide and easily submit claims online through the member portal, easily accessed via the Toothfairy app.

03

Claims and reimbursement: Claims are processed promptly, and reimbursements are deposited directly into employees' bank accounts. Employees can submit claims for insured treatments throughout the policy period.



Unum

With rising dental costs and limited NHS availability, quality dental care has never been more important.

Unum's dental products makes it easy, affordable, and accessible.



Take the next step in protecting your employees' smiles – contact us today!



Dental

1. Unum internal data as at end of 2023. Figure represents the total number of lives under all policies and includes the total number of policies for an individual employee where they are insured under more than one product.
2. Year to date score as of end March 2025
3. mytribeinsurance.co.uk/news/private-dental-costs-soar-our-research
4. Research carried out by Censuwide between 2nd - 9th October 2023 amongst a nationally representative sample of 3,025 full-time and part-time British employees
5. Available in app 7 days a week, core operating hours 9am – 8pm (response time within 24 hours)
6. Available at a cost to the employee, video calls are charged at £29.00 and private scripts prescriptions are charged at £19.99. A separate cost of for the medication is to be paid at the pharmacy and is set independently by the chosen pharmacy. Video consultations are available Monday – Friday, from 9am – 6pm

unum.co.uk

Savings and discounts / Toothfairy services (the 'Services') are provided to Unum Limited ("Unum") customers by third-party specialist providers chosen by Unum. Unum is not the provider of the Services. The Services are entirely separate from the insurance policy provided by Unum. Access to the Services is facilitated by Unum at no cost to the Unum customer, and Unum may change or withdraw access to the Services at any time. Use of the Services are subject to the terms and conditions of the relevant third-party specialist providers. Services are available to UK residents only. For further information, please go to unum.co.uk/frequently-asked-questions/services.

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NDP376 08/2025