

Frequently asked questions...

Below we have provided information to help you understand more about your cover. If you cannot find the answer to your question below, please use the information provided in 'How to contact us' to get in touch.

Please refer to a benefit schedule for full details of the cover limits and exclusions which apply to your cover. You can obtain this from your employer or our [member portal](#) if you are already a member.

Q What does the dental policy cover?

- A The policy provides cover for a wide range of dental treatment:
- NHS dental treatment charges
 - Preventative care (e.g., check-ups, scale and polish, x-rays)
 - Restorative treatments (e.g., fillings, root canals, extractions)
 - Major treatments (e.g., crowns, bridges, dentures, implants)
 - Orthodontics for insured children. Adults are also covered for orthodontic treatment at Index Of Treatment Need (IOTN) grades 4 & 5 only.
 - Emergency and accident-related dental treatment
 - Treatment following diagnosis of mouth cancer (lifetime limit applies).

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

Q Can I visit any dentist?

- A Yes, you can visit any dentist worldwide, including NHS or private dentists. Claims are reimbursed according to your plan level and treatment type.

Q Can I cover my partner and children?

- A Your employer may have decided that you can add a partner and children to your cover. They will explain how to do this and tell you if there is an additional cost.

Q When can I start making claims?

- A You can make claims for insured dental treatments immediately from your cover start date. Your cover start date is shown on the Confirmation of Cover sent to you when you join the policy.

Q How do I make a claim?

- A Once you've completed your treatment the quickest and easiest way to make a dental claim is via our member portal:

1. Login

Visit <https://mypolicy.unum.co.uk/> and select 'Make a claim'.

2. Upload

Simply enter your treatment details, upload a clear scan or photo of your receipt and hit 'Submit'.

3. Payment

We will notify you by email when your claim has been approved and will make payment via a BACS transfer directly into your nominated UK bank account. It may take up to 5 working days for payment to show in your account after we have confirmed payment of your claim.

Alternatively, please contact us if you wish to submit a claim via a paper form.

Full details of how to make a claim can be found in the Member Handbook. This is available from your employer, or from the [member portal](#).

Q Can I make changes to my cover during the policy year?

- A Once your cover has started you cannot increase/decrease your plan level, add or remove an eligible dependant or cancel your cover until the next period of cover unless your employer allows you to make a change within one calendar month of undergoing a life event.

Details of applicable life events can be obtained from your Employer and typically include marriage or entering a civil partnership, divorce, birth, death, or a significant financial change.

Q How do I opt-out of/cancel my cover?

A During your period of cover, you cannot cancel your cover unless you have undergone a Life Event.

You can opt out of membership for the next period of cover, prior to the new start date, by following the process on your workplace benefits site, or otherwise contacting your employer.

If you are struggling to make any payments, because of financial hardship, please contact your Employer to discuss the options available to you.

Q Can I claim if I have a pre-existing condition?

A Yes, you can claim for most pre-existing conditions. However, implants or bridges which are fitted to a pre-existing gap in the mouth, and mouth cancer which existed prior to joining the policy are not covered.

This exclusion does not apply if you were previously insured for dental treatment under another insurer's policy immediately before joining this policy. You will need to upload evidence of this with your claim.

Q Can I claim for treatment received abroad?

A Yes, you can visit any dental practice worldwide.

If you receive treatment outside of the UK, the receipt must be in English or translated into English for us to process your claim.

Please see the Member Handbook for full details of how to submit a claim from outside the UK.

Q What is Toothfairy?

A From your policy start date you have access to an award winning digital dental app, founded by dentists to help you access dental care on demand and prevent future dental issues.

Toothfairy is available at no additional cost, making high-quality dentistry services available immediately, via one easy to use bespoke Toothfairy app.

Your employer decides if Toothfairy is available with your cover. If available, details of how to get started will be included in your Confirmation of Cover.

Q What are the exclusions?

A We will not cover:

- Cosmetic treatment,
- Treatment carried out before cover under this policy starts or after cover ends,
- Missed appointment fees,
- Dental sundries and consumables such as toothbrushes and dental hygiene products.

Q How do I contact Unum Dental?

A **Login to the member portal (for existing members):** mypolicy.unum.co.uk

The quickest and easiest way to get in touch with us directly as well as to find answers to common questions, view your policy documents and keep up to date with your policy limits is via our member portal.

Via the contact form (if you aren't a Member yet): [Dental contact form](#)

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If you aren't yet a member but have a question you can use our online form and one of the team will be in touch.

Alternatively, you can call us on 0345 850 9439. Office hours are Monday to Friday, 9am to 5pm (excluding Bank Holidays) or write to us at:

Unum Dental, Milton Court, Dorking, Surrey RH4 3LZ.

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