

A guide to Unum Dental cover

Not sure which dental plan is right for you?

This guide will help you understand the cover, making it easy to choose the best plan for your needs.

Enhancements to cover

Our newly enhanced cover now offers higher reimbursement levels and includes additional treatments, such as adult orthodontic cover as standard.

Plus, you'll have access to Toothfairy, an award-winning digital dental service. Helping you to save on rising dental costs while maintaining and restoring your oral health.

Note that this guide is not intended to give advice. Cover levels, treatment limits and exclusions apply. Please refer to the Benefit schedule documents for details. If you're an existing member, take this opportunity to review the new levels and your current plan and ensure it continues to meet your dental needs.



Thinking about the following employee scenarios may help you find the right level of cover.

Employee

A

- Good oral health with little previous dental treatment.
- Visits an NHS dentist for check-ups twice a year, and the occasional hygienist appointment.

Level of cover

Chooses a lower level of cover

B

- Visits a private dentist and has received treatment such as fillings and crowns in the past couple of years.
- Goes for two check-ups per year, based on their dentist’s advice.
- Has been told they may need orthodontic work.

Chooses a mid to high level of cover

C

- Visits a private dentist with their partner and children.
- Has had various dental work in the past.
- Advised they may need further dental treatment in the future.
- Has a son who needs future orthodontic treatment

Chooses a high level of cover

Here’s some questions to consider when deciding which plan may be right for you:

Q. How much does your dentist charge for their treatments?

A. Try to compare your dentist’s charges with the available plans and their reimbursement levels. Checking the cost of an exam or hygienist can help you find the right plan for your needs. With Unum Dental, you can visit any dental practice worldwide, offering the flexibility to choose your preferred dentist.

Q. Do you visit the dentist often, and what treatments do you typically need?

A. Understanding your future treatment needs, including those of insured dependents, can help you choose the right plan. Our cover supports preventative care, like exams and hygienist visits, to reduce costly treatments later, while reimbursing for complex procedures such as fillings, root canals, crowns, and implants—helping you maintain and restore oral health.

Q. Could you cover the cost of treatment following a serious accident or injury?

A. If you unfortunately suffer an accident which causes injury to your teeth, our plans help cover the cost of restoring your oral health following unexpected incidents, including sports injuries or those caused while eating or drinking.