

## Optical Cover from Unum Dental

# Frequently asked questions...

### Q What does the optical policy cover?

**A** These plans help to manage the costs of everyday optical expenses by providing cover towards examinations, frames and lenses including digital protection lenses and off the shelf reading glasses, up to the policy limits shown on the benefit schedule.

The full list of insured treatments, definitions and cover limits is in the policy summary available from your company.

### Q Can I cover my family?

**A** This depends on the policy available to you – please contact your company directly to find out.

### Q When can I start making claims?

**A** You can make claims from the day your policy starts.

### Q What is BenefitHub?

**A** BenefitHub is a third-party provider of retail discounts, savings and cashback across travel, electronics, entertainment, restaurants, fashion, health and local deals.

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

**A** You cannot change or cancel your cover until your renewal date, unless you leave your company or there is a change in your circumstances, such as a birth, death, marriage or divorce. Please read the policy summary for full details on making changes.

### Q Can I claim for contact lenses?

**A** Yes you can claim for contact lenses. You will be reimbursed according to the annual maximums shown in your benefit schedule for lenses.

### Q How do I make a claim?

**A** Once you have completed and paid for your treatment or purchases in full, you can submit your claim online in our member portal. [Click here](#) to learn more.

### Q Can I use any optician?

**A** Yes, you can use any optician you like.

### Q What does accidental loss of sight cover mean?

**A** In the event of loss of sight as a result of an accident, the policy provides a benefit of £10,000 per insured adult for the total and permanent loss of sight in one or both eyes. This can only be claimed once in the lifetime of an insured adult under this optical policy. Please read the policy summary carefully before claiming.

### Q What happens if I leave the company that has arranged my cover?

**A** Your cover will end on the last day of the month in which you leave the company. You will not be eligible to claim for any optical expenses after this date.

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