

Important notice:

This web text document is designed to be uploaded to your benefits site within the relevant headings to provide important information about our dental insurance in an easy to read format. This document and the wording in it must not be amended without Unum's consent. We can also provide supporting flyers, posters and other marketing materials on request - please contact your Account Manager for full details.

Dental Insurance – what's the benefit?

With cover from Unum Dental, you can claim back towards the cost of essential and costly dental treatments helping you to maintain your oral health while managing the cost of treatment.

There is no dental health check required to join, and you can visit any dentist worldwide to receive treatment.

Please read the Benefit Schedule and Policy Summary for more information on the benefit available.

What are the key features?

- **Visit any dental practice worldwide for treatment**
- **Immediate cover – make claims for treatment received from the day your cover starts**
- **100% reimbursement of NHS dental charges**
- **Cover for pre-existing conditions and pre-planned treatment¹**
- **Quick and easy online claims submission**
- **Cover towards child and adult orthodontics² charges**
- **Access to a high-quality, award-winning digital dentist Toothfairy**
- **Access to retail discounts and savings from BenefitHub**

Cover levels, annual limits and exclusions apply. Please read the Benefit Schedule and Policy summary carefully before applying.

¹Excludes implants or bridges which are subsequently fitted to a pre-existing gap in the mouth unless previously insured for dental treatment under another insurer's policy immediately before joining this policy and mouth cancer which existed prior to joining the policy.

² Children are covered for all Index of Orthodontic Treatment Need (ITON) grades up to the limits of the plan. Adults are covered up to the limits of the plan for IOTN grades 4 & 5 only.

Why select dental insurance?

Many people in the UK face challenges in accessing and affording dental care. Unum's dental insurance is designed to support employees and their families by covering essential treatments like examinations and hygienist visits, which help prevent more serious oral health issues. It also

provides coverage for complex and costly restorative procedures such as fillings, root canals, crowns, and even dental implants.

There is no dental health check required to join, and you can visit any dentist of your choice worldwide.

The benefit also includes cover for accident and emergency treatment, including sports injuries.

Please read the Benefit Schedule available from your Employer for the full list of eligible treatments and any exclusions that may apply.

Toothfairy

From your policy start date you also 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.

Toothfairy's services are available via one easy-to-use bespoke Toothfairy app, providing support and guidance for everyday preventative dental care, help for dental emergencies and personalised oral health tips.

You'll find instructions on how to download the app and get started in your welcome email.

Exclusions

- Implants or Bridges which are fitted to a gap in the mouth which existed prior to joining the plan unless you were previously covered for dental treatment under another insurance policy immediately before joining this policy.
- Cosmetic treatment – dental treatment which is purely to improve appearance and is not required to restore your oral health.
- Treatment carried out before your cover under this policy starts or after your cover ends.
- Missed appointment fees and dental sundries and consumables such as toothbrushes and dental hygiene products.

Full details of the exclusions can be found in the Benefit Schedule.

How does this benefit work?

Making a claim

The quickest and easiest way to make a dental claim is via our Unum's online member portal where you can also find answers to common questions, view your policy documents, keep up to date with your policy limits and contact us directly.

Use our [handy guide](#) to help understand how easy it is to make a claim.

Cancellation

You cannot change or cancel your dental insurance during the period of cover as shown on your Policy schedule, unless you leave the policyholder or you experience a life event. Life events are managed by your employer but may include the birth or adoption of a child, death of a member or dependant, marriage or divorce of the member, member entering a civil partnership, dissolution of a member's civil partnership or a significant financial change.

You can opt out of membership for a new 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.

Contact us

If you have any queries about the plan or would like to check how much you're entitled to claim before receiving treatment, please contact us:

By phone: 0345 850 9439

About the provider

The insurer is Unum Limited.

Unum Dental is a trading name of Unum Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unum Limited is on the Financial Conduct Authority Financial Services Register, Firm Reference Number: 110408. Registered Office: Milton Court, Dorking, Surrey, RH4 3LZ. Registered in England 983768

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.