

### **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 cover 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.*

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### **Dental insurance – what's the benefit?**

You can use this policy to help claim reimbursement towards costly and essential dental treatment such as, check-ups, hygiene visits, fillings, crowns and dental implants (not available on all policies) up to the policy limits.

Full details of the treatments and cover can be found on the benefit schedule available from your employer.

You're free to visit any dentist of your choice (worldwide) and can claim from the very start of your policy including any pre-existing conditions (except for mouth cancer).

### **Key features**

- Your choice of dentist – NHS or Private practices
- Worldwide cover
- A fast claims payment via Unum Dental's, simple, online paperless process
- Immediate cover – you can start claiming from your policy start date
- Cover for pre-existing conditions – excluding mouth cancer
- Cover for planned and pending treatments – where treatment has been identified but not yet started
- Dental implant cover (availability depends on cover level chosen)
- Option to add your partner and children on to the same level of cover as you (at an additional cost)
- Child orthodontic cover for insured children at an additional cost

**Cover levels, annual limits and exclusions apply. Please read the policy documents carefully before applying.**

### **Main exclusions**

- Cosmetic treatment
- Treatment received before your cover starts and after your cover ends

Full details of the exclusions can be found in the policy summary available on your employer's benefits site.

### How does it work?

1. Select a level of cover from the range of plans available via your workplace.
2. Unum Dental will send a welcome email/letter to confirm cover shortly after the policy start date (as chosen by your company).
3. Visit your dentist and start making claims for insured treatments (as listed on your policy schedule) from the day your cover starts.

There is no dental health check required to join, and you can submit claims quickly and easily using the online claims portal (registration required).

### How do I pick a plan?

Comparing your own dentist's charges to the cover available should help you pick a suitable plan.

- **NHS dental treatment** - all plans cover 100% of NHS dental charges
- **Private dental treatment** - all plans cover up to the fixed amount listed on your benefit schedule

You could also use this [handy guide](#) which has more information if you need help picking a plan.

### Cover for your family

You can choose to include your spouse/partner and children on the same level of cover as you at an additional cost. Please check the policy summary for full details of our dependant cover.

### Making a claim

Claiming with Unum Dental is easy. There's no need to use paper forms – with your policy you have access to our online portal to make claiming quick and easy, you can even use your smartphone. Watch the [video found here](#) to learn more.

Please note to ensure your claim is processed as quickly as possible, please include details of your treatment, your dentist's details and proof of payment. Unum Dental cannot process any claim without proof of payment.

Claims should be submitted within 12 months of the completion of your last treatment in any course. Unum Dental reserve the right not to pay any claims submitted after 12 months.

## **Worldwide cover**

If you need treatment while abroad, get a receipt (in English) and submit your claim in the usual way. You will be reimbursed according to your benefit schedule, using the exchange rate that applies when settlement is made.

## **Cancellation**

Please note you are unable to cancel this insurance until the next renewal period, unless you leave your employer or there is a change in circumstances a list of which can be found in your policy summary.

As this is a corporate policy, your cover will automatically end if you leave the company. Unum Dental may contact you with options to continue your cover as an individual using the email address you provided when you registered to use the online portal. If you do not wish to receive this communication, please contact Unum Dental directly.

## **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 on:

**Phone** - 020 7265 7111

**Email** - [dental@unum.co.uk](mailto:dental@unum.co.uk)

**Address** - Unum Dental, Milton Court, Dorking, Surrey, RH4 3LZ

We monitor telephone conversations and e-mail communications from time to time for the purposes of training and in the interests of continually improving the quality of the service we provide.

## **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