

# Your table of cover

This product meets the needs of someone who would benefit from support with everyday dental healthcare costs like NHS and private dental check-ups, treatment and having the reassurance of cover for unforeseen events like a dental accident, emergency and mouth cancer.

## Denplan Lucent

There are no annual limits  
Benefits are for each person covered on the policy  
Covered children will receive their own benefit entitlement

		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>Routine checks</b> - each occasion							
<b>Examinations</b>	Normal, routine, recall examinations	Up to NHS limits	£20	£25	£30	£40	£50
	Extensive, New patient, Specialist, Consultation		£40	£50	£65	£70	£75
<b>X-rays (each x-ray)</b>	Small, Intra Oral, Bitewing		£6	£7	£8	£10	£12
	Large, O.P.G, CT scan		£15	£20	£25	£30	£35
<b>Routine treatment</b> - each occasion							
<b>Cleaning</b>	Scale & Polish, Hygiene	Up to NHS limits	£40	£50	£60	£65	£70
<b>Fillings</b>	Silver		£35	£45	£55	£65	£75
	White	£45	£60	£75	£90	£105	
<b>Major treatment</b> - each full course of treatment (including preparation, supply and fit)							
	Crown	Up to NHS limits	£190	£230	£300	£390	£470
	Post		£40	£50	£60	£70	£80
	Root canal		£100	£145	£180	£225	£330
	Bridge		£400	£550	£700	£850	£1,000
	Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)		£200	£225	£250	£275	£300
	Orthodontic (IOTN grade 4 - 5)		£400	£475	£550	£625	£700
	Denture - upper		£360	£480	£600	£680	£760
	Denture - lower		£360	£480	£600	£680	£760
	Inlay, Onlay		£200	£225	£250	£300	£350
	Veneer (clinically necessary)		£200	£225	£250	£295	£390
	Periodontal, Gingivectomy		£85	£90	£100	£110	£120
	Repairs (for example recementation of a crown or bridge)		£40	£45	£50	£55	£65
<b>Extractions</b>	Simple	Up to NHS limits	£25	£32	£40	£52	£65
	Surgical		£55	£60	£65	£100	£130
<b>Treatment extras</b> - each requirement							
	Fissure sealant	Up to NHS limits	£25	£30	£40	£50	£60
	Topical fluoride application		£24	£32	£35	£38	£40
	Sedation, Local anaesthetic		£70	£75	£80	£85	£90
	Mouthguard (including sport), Splinting, Post orthodontic retainer		£50	£55	£60	£65	£70
	Other clinically necessary restorative treatment not listed		£65	£75	£85	£100	£115
<b>NHS treatment</b>							
	Payback level 100%	✓	✓	✓	✓	✓	✓



Each person is also covered for the following benefits up to an annual limit:

Emergency and injury	
Worldwide emergency dental treatment	<b>£800</b> Four incidents within the UK up to £200 each or two incidents overseas up to £400 each
Worldwide dental injury	<b>£10,000</b> Four incidents covered up to £2,500 each
Dentist call out fees (UK only)	<b>£300</b> Two incidents covered up to £150 each
Worldwide telephone consultations for dental emergency or dental injury	<b>100%</b> When arranged by Simplyhealth through the emergency dental helpline
24-hour worldwide dental emergency helpline	✔
Additional support	
Worldwide hospital cash benefit	<b>£1,000</b> £100 each night, up to 10 nights Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition
Mouth cancer cover	<b>£20,000</b> Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not immediately available. Please read your terms and conditions
Smile Centre	
Dental health information for you and your family; dentist location finder tools, and more. These services can be accessed via your online account at <a href="http://www.denplan.co.uk/employeeonline">www.denplan.co.uk/employeeonline</a>	✔

## Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions

