

# UNISONplus Dental Plan

## A clean bill of health



Going to the dentist can be expensive, paying for your family's dental care a worry. The UNISONplus Dental Plan takes away that worry through affordable, monthly NHS & Private dental plans.

What's more, any treatment bills you may have are paid back at 100%\* - a clean bill of health on all fronts.

A typical visit to the dentist:

Any Dental Practice Any Road Any City	
Patient name: Jane Jones	
<b>Visit 1</b>	
Routine Examination	£27.00
X ray	£14.00
Scale & Polish	£38.00
Filling	£48.00
<b>Total</b>	<b>£127.00</b>
<b>Visit 2</b>	
White Crown	£265.00
<b>Grand Total</b>	<b>£392.00</b>

*CLAIM SETTLED*  
*£392.00 ✓*  
*PMJ*

UNISONplus Dental Plan gives you:

- 100% of this bill back with no excess to pay\*
- White fillings and crowns cover
- Cover available for your family
- Unrivalled customer service, claiming is easy
- No premium increases when you do claim

\*subject to generous annual maximums

Thousands of UNISON members are already taking advantage of the UNISONplus Dental plan, with over £500,000 in claims already settled.



Call today on **Freephone:**

# 0800 740 8450

or join online at [www.youbenefit.co.uk/dental](http://www.youbenefit.co.uk/dental)

# Frequently asked questions

## Who can apply?

The UNISONplus Dental Plan is available exclusively to all UNISON members, retirees and their families – regardless of age.

## What will I be covered for?

100% of any dental bills covered by this plan up to generous annual maximums – whether you have a NHS or private dentist.

## Can I go to any dentist and use this plan?

Yes – you can go to any dentist of your choice, whether NHS or private.

## How do I claim?

When you arrange your dental appointment, simply call our claims line and we will send you a form for your dentist to authorise. Pay your bill, return the form with your receipt and you will be reimbursed.

## I am treated by a NHS dentist.

### Why do I need this plan?

NHS charges for a routine check-up resulting in a crown would be £198. A filling 6 months later would be £45.60 or a second crown would be another £198. You get £500 per year on the NHS patient plan to cover NHS costs. (NHS charges correct, April 2009).

### My NHS dentist charges me privately for some treatments. Which plan should I choose, NHS or Private?

The NHS Patient plan only pays the charges for the three standard NHS bands. The Private Patient plan will pay both NHS and private charges, therefore you should choose a Private Patient plan.

### I know I need some treatment now; will it be covered when I join?

No. We only cover new dental conditions that occur after joining and completion of the thirteen week qualifying period.

## I have not had a full dental examination for more than a year.

### Can I join the plan?

Yes – however, you will need to see a dentist and have a full examination and any recommended treatments completed at your own expense initially. Claims for future visits and treatments can then be covered by your plan.

### If I need a filling (or crown) I'd like white, not metallic or amalgam, will it be covered?

Yes, the Private Patient plan covers white fillings and crowns.

### When can I start using this plan?

There is a qualifying period of thirteen weeks from your first payment before you can claim (twelve months for dentures and denture repairs). After that you can claim as often as you need to, up to your annual maximum.

## Claiming is easy:

# 1

**Pay**  
your dental bill and get your claim form completed

# 2

**Return**  
your claim form with a valid receipt.

# 3

**Receive**  
your money back.

Premium & Benefits	NHS Patient plan	Private Patient plan Option 1	Private Patient plan Option 2
Premium per person by direct debit	<b>£9.00</b> per month	<b>£20.00</b> per month	<b>£27.00</b> per month
Examinations Hygienist services X-rays	NHS Charges paid in full	Up to £85 per year*	Up to £125 per year*
Fillings, root canal treatments, extractions, crowns, bridges, dentures & repairs	NHS Charges paid in full	Up to £345 per year*	Up to £525 per year*
Dental-related prescription items (per year)	6 items	6 items	9 items
Maximum claims limit per policy year for the combined benefits above	£500	As per each benefit shown above	As per each benefit shown above
In-patient cash per night	£25 per night up to 25 nights per year	£55 per night up to 25 nights per year	£55 per night up to 25 nights per year
Accidental Damage Treatment Dental emergency call out Emergency treatment	£750 – –	£1,600 per year £100 x 4 times per year* £400	£2,100 per year £100 x 4 times per year* £500
Oral Cancer cover	£6,500	£6,500	£6,500

\*These benefits are doubled for Accidental Damage Treatment.



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