

## Denplan Lucent table of cover

This product is suitable for someone who would benefit from support with everyday dental healthcare costs. Including costs; like NHS and private dental check-ups. You'll also have cover towards unforeseen events like dental accidents, emergencies, and mouth cancer cover.

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

		Bronze	Silver	Gold	
<b>Routine checks - each occasion</b>					
<b>Examinations</b>	Normal, routine, recall examinations	100% payback up to NHS limits	£24	£29	
	Extensive, New patient, Specialist consultation		£46	£57	
<b>X-rays</b> (each X-ray)	Small, Intra Oral, Bitewing		£7	£8	
	Large, OPG, CT scan		£17	£23	
<b>Routine treatments - each occasion</b>					
<b>Cleaning</b>	Scale & Polish, Hygiene	100% payback up to NHS limits	£46	£57	
<b>Fillings</b>	Silver		£37	£47	
	White		£47	£63	
<b>Major treatments - each full course of treatment (including preparation, supply and fit)</b>					
Crown (each tooth)		100% payback up to NHS limits	£200	£242	
Post (each tooth)			£42	£53	
Root canal (each tooth)			£105	£152	
Bridge (any number of teeth)			£420	£578	
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)			£210	£236	
Orthodontic (IOTN grade 4 – 5) IOTN stands for Index of Orthodontic Treatment Need. For further details visit the British Orthodontic Society: <a href="http://www.bos.org.uk">www.bos.org.uk</a>			£420	£499	
Denture - upper (partial or full)			£378	£504	
Denture - lower (partial or full)			£378	£504	
Inlay, Onlay (each tooth)			£210	£236	
Veneer (each tooth; clinically necessary)			£210	£236	
Periodontal, Gingivectomy (each course of treatment)			£89	£95	
Repairs (for example recementation of a crown or bridge)			£46	£52	
Extraction - simple (each tooth)			£28	£35	
Extraction - surgical (each tooth)			£58	£63	
<b>Treatment extras - each requirement</b>					
Fissure sealant			100% payback up to NHS limits	£29	£35
Topical fluoride application		£28		£37	
Sedation, Local anaesthetic		£74		£79	
Mouthguard (including sport), Splinting, Post orthodontic retainer		£53		£58	
Other clinically necessary restorative treatment not listed		£68		£79	
<b>NHS treatment</b>					
100% payback up to NHS limits		✓	✓	✓	

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, towards your emergency appointment which was not pre-planned.
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 referred by Denplan through the emergency dental helpline.
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 available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.
<b>Smile Centre</b> (These services can be accessed through the Smile Centre via your online account at <a href="http://www.denplan.co.uk/employeeonline">www.denplan.co.uk/employeeonline</a> )	
24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to four structured telephone counselling sessions for each issue, in each year.
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.

## 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



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