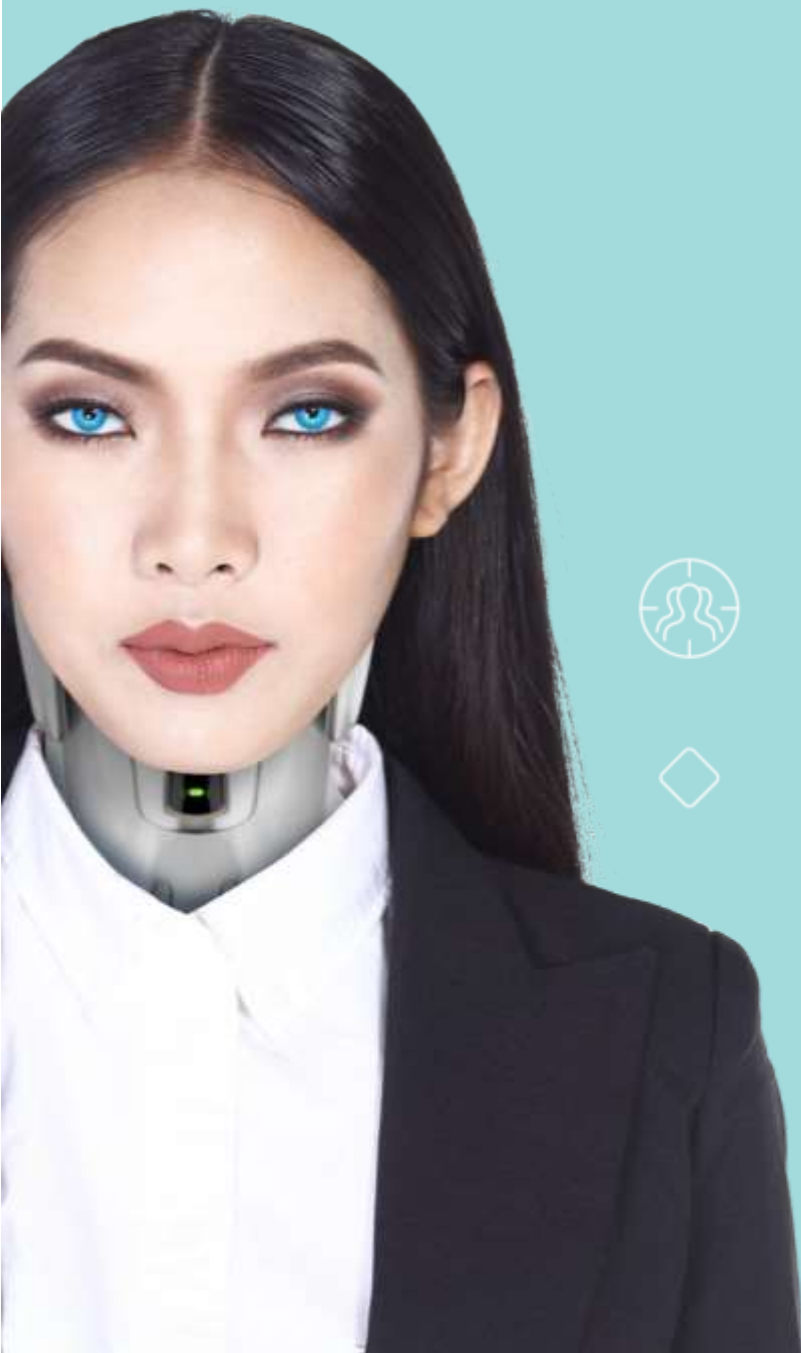


# Maintaining everyday wellbeing and performance

Denplan from Simplyhealth proposal

**Eduhealth**



# Helping companies and their employees to perform well

**Humans break.** Working 9-5 has become 24x7, work anywhere has become work everywhere and technology is still accelerating. Work pressures make people ill, and, even for caring employers, **illness isn't good for business.**

**Maintaining a healthy, productive workforce** therefore requires **business planning.** Not just insurance or an optional benefits plan – proactively supporting employee wellbeing has become a **business necessity.**

In a technology age, where people and machines seem interchangeable, people increasingly become the source of **business difference and advantage.** Yet, while the technology runs faster and better than ever, **employees are not maintained as well.** Simplyhealth reverses this. Our dental plans:



# Why choose Denplan from Simplyhealth?

Denplan makes it easy for people to receive the dental treatment they need. With all Denplan cover, employees can visit any dentist, NHS or private.

With Denplan you also get:



## Benefits for your employees:

- Comprehensive cover for dental treatments
- Cover for employees' families available
- No annual limits for routine and restorative treatments on Denplan Lucent
- Access to worldwide emergency cover with a 24 hour helpline
- Access the Denplan Discount Network – nearly 2,000 dentists offering discounts on the cost of dental plan treatments
- Access the Smile Centre - Dental health information for your employees and their family; dentist location finder tools, and more.

## Benefits for your business:

- Affordable method of providing health benefits to your employees
- Flexible and tailored cover to suit your requirements and budget
- Helps you stand out as an employer of choice
- Supports employee productivity and morale
- Helps reduce sickness absence rates

# Denplan Lucent

## Table of cover

Amounts shown are the maximum per person and per course of treatment unless otherwise stated. Unlimited number of claims on all the following treatments.

		1	2	3	4	5	6
<b>Routine checks – each occasion</b>							
<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 – each occasion</b>							
<b>Cleaning</b>	Scale & Polish, Hygiene	Up to NHS limits	£40	£50	£60	£65	£70
<b>Fillings</b>	Silver		£34	£45	£55	£65	£75
	White	£45	£60	£75	£90	£105	
<b>Major treatment – each full course of treatment (Including preparation, supply and fit)</b>							
<small><sup>1</sup>Reimbursement for these items include all visits relating to a full course of treatment including preparation, supply and fit.</small>	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 <sup>1</sup>		£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 – each requirement</b>							
	Fissure sealant		£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%	✓	✓	✓	✓	✓	✓

# Denplan Lucent

## Clear benefits:

- Unlimited number of claims for all the above treatments
- Everyone on cover entitled to the above limits
- Visit any dentist
- Clinically necessary orthodontic treatment for adults and children
- Private and NHS treatment covered on all levels. If you are on level 1 and you have private treatment, we will pay the NHS equivalent costs – the amount of money your treatment would have cost if it had been carried out and you had been charged as an NHS patient

## What else is covered?

In addition to the above core benefits, you're also covered for:

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>	✓

## What are the main exclusions and limitations of Denplan Lucent?

As with all insurance policies, general exclusions and limitations apply. The following is a summary of the main exclusions and limitations of the policy. Please refer to the terms and conditions for full details of all exclusions and limitations.

### 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

---

# Denplan Lucent pricing

Lucent Funded	1	2	3	4	5	6
Employee	£4.70	£6.75	£8.75	£11.85	£17.05	£21.25
Employee and partner	£9.40	£13.50	£17.50	£23.70	£34.10	£42.50
Single parent family	£8.00	£11.45	£14.90	£20.15	£29.00	£36.15
Family	£12.70	£18.25	£23.65	£32.00	£46.05	£57.40

Lucent Salary Deduct	1	2	3	4	5	6
Employee	£7.85	£11.20	£17.05	£26.25	£35.80	£46.90
Employee and partner	£15.70	£22.40	£34.10	£52.50	£71.60	£93.80
Single parent family	£13.35	£19.05	£29.00	£44.65	£60.85	£79.75
Family	£21.20	£30.25	£46.05	£70.90	£96.65	£126.65

- Prices quoted are monthly premiums and include Insurance Premium Tax charged at the prevailing rate (excluding residents of the Channel Islands and the Isle of Man).
- These premiums are valid for 12 months for any policy commencing between 1st April 2019 and 31st March 2020.
- Single parent family consists of one adult and an unlimited number of children up to the age of 24.
- Family consist of two adults and an unlimited number of children up to the age of 24.
- Employees are only able to upgrade their plan at the start of their policy year, unless they experience a lifestyle change. Lifestyle changes are discretionary to the company and may include (but aren't limited to); getting married, getting divorced, being promoted or being demoted.
- Simplyhealth requires a minimum take-up of three employees for all schemes.
- Simplyhealth pays commission to its staff involved in this sale. The commission is based on the estimated profit from the first year of this policy.

# Ongoing support

Once you have invested in a Denplan from Simplyhealth, we provide a range of services and features to help make sure that investment continues to perform well.

## Dedicated account management

We provide an account manager who will be your single point of contact. They will help with the implementation and ongoing maintenance of your plan.

Your account manager will stay in touch regularly so they can provide a service shaped around your needs. They will provide ideas and solutions to help promote the health or dental plan in your organisation.

## Tailored marketing support

We help you launch your dental plan to employees, with communications that drive employee interest and engagement.

Wellbeing promotion plays a huge part in encouraging employees to maintain their everyday health and performance. We provide coordinated campaigns that reinforce the importance of keeping healthy to perform well; for example helpful advice to stop smoking or support to go sugar free.

## Detailed management information

We keep you informed with meaningful analytics on the performance of your health or dental plan so together, we can evaluate progress and programme effectiveness to further support your employees' everyday health.

All of this is provided regularly, not just at renewal so you can rely on support from day one onwards.



# Is this product right for you?

## Is this product suitable for you?

**Please use this needs questionnaire to determine if this product is suitable for your company's needs.**

Do you want to support and encourage your employees to look after their everyday dental healthcare? *Yes / No*

Do you want your employees to be able to claim back the costs of dental healthcare appointments? *Yes / No*

Do you want your employees to have unlimited claims, so they can claim each time they receive a dental examination or treatment? *Yes / No*

Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover? *Yes / No*

*If you have answered 'No' to all of these questions above this product may not be suitable for your needs. Please check the full policy documentation to make sure this product will meet your needs before completing your application. We do not provide advice or recommendations.*



Denplan Limited, Simplyhealth House, Victoria Road, Winchester, SO23 7RG, UK.

Part of Simplyhealth, Denplan Ltd is an Appointed Representative of Simplyhealth Access for arranging and administering dental insurance. Simplyhealth Access is incorporated in England and Wales, registered no. 183035 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Ltd is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Denplan Ltd only arranges insurance underwritten by Simplyhealth Access. Premiums received by Denplan Ltd are held by us as an agent of the insurer. Denplan Ltd is registered in England no. 1981238. The registered offices for these companies is Hambleden House, Waterloo Court, Andover, Hampshire, SP10 1LQ.

Your calls may be recorded and monitored for training and quality assurance purposes.

