Claiming made easy

Bupa dental insurance

Your go-to claiming guide

Your dental insurance is here to help with your dental costs. You can claim money back on your everyday check-ups and treatments. You're also covered for injuries, emergencies, orthodontic treatment and oral cancer.

This guide will tell you how to claim for different types of dental treatments. However, it's important you read Section 3 of your policy guide to fully understand what is and isn't covered on your policy.

Contents

Click the content sections to navigate.

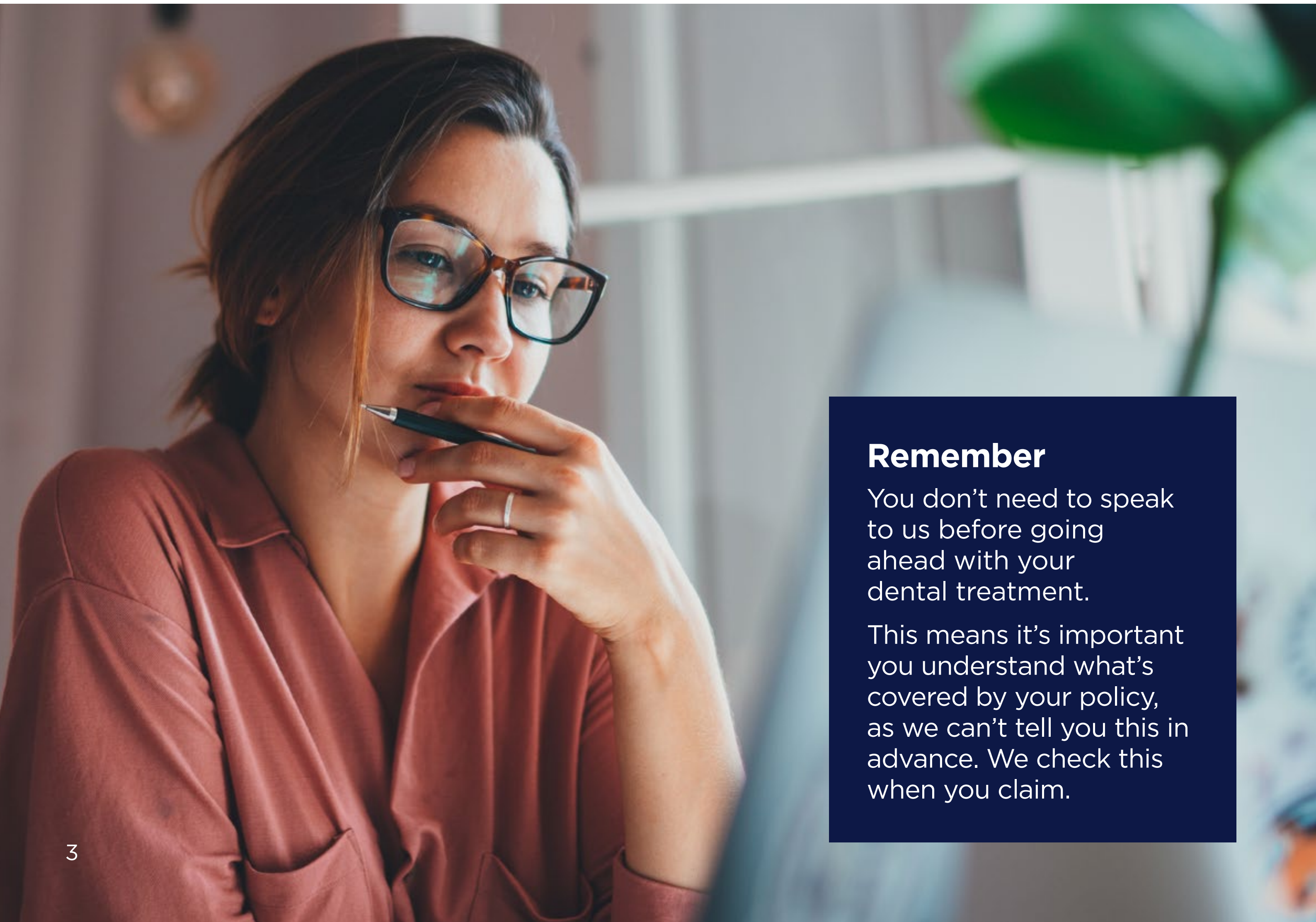
Use the home button to return to this page.

What we don’t cover

We don’t cover cosmetic or aesthetic treatments, which are treatments done to improve the appearance of your teeth, rather than to treat a clinical need. This includes procedures such as teeth whitening or veneers carried out for cosmetic reasons, or any treatment we do not consider clinically necessary.

Need to know

Clinically necessary treatment is any treatment your dentist recommends to keep your teeth and gums healthy, or to relieve pain. This doesn’t include cosmetic treatments. Please check each section of this guide to find out what evidence we may need as part of your claim.



Remember

You don’t need to speak to us before going ahead with your dental treatment.

This means it’s important you understand what’s covered by your policy, as we can’t tell you this in advance. We check this when you claim.

How to make a claim on your dental cover

Get money back towards your dental treatment, up to your benefit allowance.

Two ways to claim:

1. At most Bupa Dental Care practices

We'll handle your claim at the reception desk.

Visit Finder to see which practices offer our hassle-free **Instant Claim** service.

Book an appointment

2. At any other dental practice

1. **Pay** for your treatment.
2. **Keep** your receipt and invoice.
3. **Refer to each section** to see what you need to send with your claim.
4. **Send us** your claim in the My Bupa app.

We process 90% of claims within 24 hours

Claiming for oral cancer

Always call us on **0800 237 777** before you start any oral cancer consultations, tests or treatment.

My Bupa

Claim in a tap with the app.

Download My Bupa to make claims and manage your cover on the go

Download on the App Store | GET IT ON Google Play

Or go online to bupa.co.uk/mybupa

What you need to make a claim

Use a Bupa Dental Care practice offering Instant Claim and we'll handle the claim for you, paying up to your policy allowances. If you use another dentist, it's still super simple to claim. Just send us your receipt through the My Bupa app. Remember, we don't pre-authorise treatment (unless it's for oral cancer), so always use your policy guide to check what you're covered for before having any work done.

Your receipt

When claiming for preventative treatment, you only need to send your receipt from your dentist with your claim.

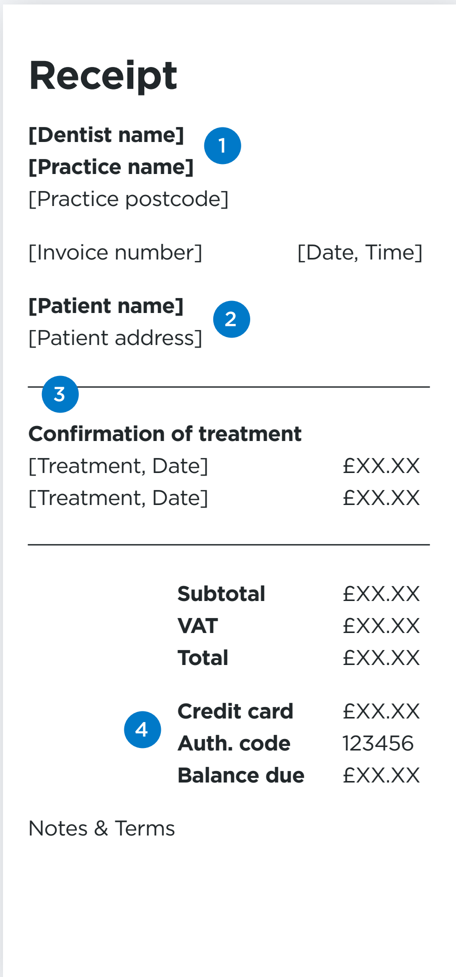
If you're claiming for any other type of treatment, ask your dentist for a receipt that includes:

1. **the dentist's name, practice name, address and postcode**
2. **the name of the person treated**
3. **what treatment was carried out and the date of the treatment**
4. **the cost of each treatment and proof of payment**

Need to know

We can't process your claim with just a treatment plan. You must show your treatment has been completed and paid for.

If your dentist asks you to pay a deposit, then you can only claim for it once you have had your dental treatment.



Receipt

[Dentist name] 1
[Practice name]
[Practice postcode]

[Invoice number] [Date, Time]

[Patient name] 2
[Patient address]

3

Confirmation of treatment

[Treatment, Date]	£XX.XX
[Treatment, Date]	£XX.XX

Subtotal	£XX.XX
VAT	£XX.XX
Total	£XX.XX
Credit card	£XX.XX
Auth. code	123456
Balance due	£XX.XX

4

Notes & Terms

Refer to each section to see what else you need to send us with your claim.

Preventative treatment

What is preventative treatment?

This is regular treatment to help maintain your oral health. It keeps your teeth and gums healthy and free from pain. It includes:

- new patient examinations
- check-ups and routine examinations
- scale and polishes
- X-rays

How to claim for preventative treatment

If you haven't used Instant Claim, simply upload a copy of your **receipt** to **My Bupa**. It must include:

- ✓ the dentist's name, practice name, address and postcode
- ✓ the name of the person treated
- ✓ what treatment was carried out and the date of the treatment
- ✓ the cost of each treatment and proof of payment

See what your receipt should look like.

Sometimes, your dentist may ask for a deposit before you have your dental treatment. If they do, you can only claim for your deposit after you've had your dental treatment.

Remember

If you have multiple treatments, you'll need to claim for each one. For example, if you have a check-up, and a scale and polish, claim for these individually. You'll be covered up to each treatment's benefit allowance.

Restorative treatment

What is clinically necessary restorative treatment?

This is treatment that restores or replaces damaged, decayed or missing teeth.
It can include:

- fillings
- root canals
- inlays and onlays
- crowns
- bridges
- veneers
- extractions
- implants
- dentures
- mouthguards
- periodontal treatment and oral surgery

How to claim for restorative treatment

If you haven't used Instant Claim, simply upload a copy of your **receipt** to **My Bupa**.
It must include:

- ✓ the dentist's name, practice name, address and postcode
- ✓ the name of the person treated
- ✓ what treatment was carried out and the date of the treatment
- ✓ the cost of each treatment and proof of payment

See what your receipt should look like.

Sometimes, your dentist may ask for a deposit before you have your dental treatment. If you pay a deposit, then you can only claim for this once you've had your dental treatment.

Supporting evidence

When claiming for restorative treatment, we may also ask you for:

- X-rays of your teeth, before and after treatment
- the number of the tooth that was treated (known as 'tooth notation')
- your dentist's full clinical notes. These are the notes they take when treating you
- any other supporting evidence. For example, photos of your teeth before and after your treatment, or a letter from your dentist confirming why you needed your treatment

If claiming for an implant, bridge, or denture, we'll need your dentist to tell us when your tooth was extracted, or lost.

If claiming for a **replacement** bridge, implant or crown, we'll need your dentist to tell us that the original treatment was unsuccessful.

Need to know

We don't cover treatment for:

- gaps in your teeth you had before the start of your policy
- conditions you had before the start of your policy, for example, for teeth that didn't develop

Please see your policy guide for full details of what is and isn't covered.

Emergency treatment

What is emergency treatment?

You'd claim for an emergency if you were in severe pain, couldn't eat, or your condition needed immediate treatment.

Need to know

We don't cover treatment which was pre-planned and not a genuine emergency.

Please see your policy guide for full details of what is and isn't covered.

Remember

You can claim for your first emergency treatment using your emergency benefit. After this, claim for any follow-up appointments separately using your restorative benefit.

How to claim for emergency treatment

If you haven't used Instant Claim, simply upload a copy of your **receipt** to **My Bupa**. It must include:

- the dentist's name, practice name, address and postcode
- the name of the person treated
- what treatment was carried out and the date of the treatment
- the cost of each treatment and proof of payment
- details to confirm the appointment was for a dental emergency*

***Ask your dentist for this information.**
Sending this with your claim, will help speed up how quickly we can finalise your claim.

A treatment plan/invoice should detail that it was an emergency appointment and you can use this as evidence. If you don't have this, please provide a letter or email from your dentist explaining this was a dental emergency.

See what your receipt should look like.

Treatment for an injury

What is a dental injury?

A dental injury is damage to your teeth or mouth caused by an external blow.

Need to know

Your policy doesn't cover treatment needed:

- for an injury you had before your policy started
- due to damage caused when eating food or by mouth jewellery

Please see your policy guide for full details of what is and isn't covered.

How to claim for a dental injury

If you haven't used Instant Claim, simply upload a copy of your **receipt** to **My Bupa**. It must include:

- the dentist's name, practice name, address and postcode
- the name of the person treated
- what treatment was carried out and the date of the treatment
- the cost of each treatment and proof of payment

See what your receipt should look like.

Supporting evidence

When claiming for a dental injury, we may also ask you for:

- a detailed account of what happened, including whether you were playing a contact sport. If playing contact sport, you'll need to send us a letter or email from your dentist, explaining you were wearing the mouthguard which was fitted by them.
- X-rays of your teeth, before and after treatment
- photographs of your teeth, before and after treatment
- notes from your dentist that explain the treatment they carried out on your teeth

Ask your dentist for this information. Sending this with your claim, will help speed up how quickly we can finalise your claim.

Orthodontic treatment

What is orthodontic treatment?

This is treatment that straightens your teeth, fixes bite issues, or improves your jaw alignment. It often involves braces or other devices.

You're covered for clinically necessary orthodontic treatment. This is determined by an in-person consultation and your Index of Orthodontic Treatment (IOTN) level. Your IOTN level is a number from one to five and is used to assess how severe your tooth misalignment is, and the impact on your health.

Your policy covers:

- IOTN level four or above for adults aged 19 years and older
- IOTN level three or above for those aged 18 years and younger

Your policy also covers space maintainers for children aged up to 18 years old.

Scan the QR code for more information about the IOTN scale.

How to claim for orthodontic treatment

If you haven't used Instant Claim, simply upload a copy of your **receipt** to **My Bupa**. It must include:

- the dentist's name, practice name, address and postcode
- the name of the person treated
- what treatment was carried out and the date of the treatment
- the cost of each treatment and proof of payment

See what your receipt should look like.

Supporting evidence

When claiming for orthodontic treatment, we'll ask you for your treatment plan that shows:

- the total cost
- how long your treatment will take
- your IOTN level – this will be a number from one to five

Treatment abroad

It's good to know that you're covered worldwide. You can submit a claim for preventative, restorative, emergency and injury treatment you have abroad.

How to claim for restorative treatment abroad

Upload a copy of your **receipt** to **My Bupa**. It must include:

- the dentist's name, practice name, address and postcode
- the name of the person treated
- what treatment was carried out and the date of the treatment
- the cost of each treatment and proof of payment

See what your receipt should look like.

We'll always ask you for:

- X-rays of your teeth, before and after treatment
- the number of the tooth that was treated (known as 'tooth notation')
- your dentist's full clinical notes. These are the notes they take when treating you
- any other supporting evidence. For example, photos of your teeth before and after your treatment, or a letter from your dentist confirming why you needed your treatment
- if claiming for an implant, bridge, or denture, we'll need your dentist to tell us when your tooth was extracted, or lost
- If you're traveling outside the UK for treatment, we may ask you to provide travel documentation to support your claim

Please note: we use OANDA to convert currency for the date of payment.

We don't cover

- cosmetic treatment
- dental aesthetics
- restorative treatment we don't see as clinically necessary
- gaps in your teeth before the start of your policy
- conditions you had before the start of your policy, such as a tooth that didn't develop

Please see your policy guide for full details of what is and isn't covered.

Ask your dentist for this information.
Sending this with your claim, will help speed up how quickly we can finalise your claim.

Remember

Make sure your invoice, receipt and any documents you send us are clear and easy to read. If any documents aren't in English, your dentist may need to provide an English translation so we can assess your claim.

Bupa dental insurance is provided by Bupa Insurance Limited. Registered in England and Wales with registration number 3956433 Bupa Insurance limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

BINS 16846 DP/6894/FEB26