

DENTACARE

Helps prevent employee absence

We understand that employers need to balance benefit cost against the value it brings to their business. A dental plan is an ideal way to encourage employees to access regular dental care. This helps to prevent absences from work to fix dental problems. DentaCare offers a simple solution to dental care with a choice of treatment levels and funding options to suit different needs.

Level 1

Makes NHS dental charges more manageable.

Annual maximum benefit £1,200

Level 2

Contributes to lower cost private dental charges.

Annual maximum benefit £1,800

Level 3

Contributes to mid cost private dental charges.

Annual maximum benefit £2,400

Level 4

Contributes to higher cost private dental charges.

Annual maximum benefit £3,000

The plans have a core annual maximum benefit. Within this Cigna will reimburse up to a set limit for the different treatment items detailed in the list of benefits. The following annual limitations apply:

- Two examinations
- Two scale & polishes
- Four x-rays
- Six sextants of periodontal treatment

Simple claims procedure

Claims can be submitted online via the My Claims section of the member portal.

Or they can be submitted by email or post:

1. A qualified dental staff member completes and signs the treatment section of the claim form.
2. The member signs the completed form and returns to Cigna with receipts.

For more information on the benefits of a dental plan or to receive a quote contact our Commercial Business Centre on 01475 788 779 or email cbc@cigna.com

Clear cut benefits

- › No pre-joining examination
- › Routine check ups
- › Covers crowns, bridges & dentures
- › Up to £3,000 core annual maximum benefit per year
- › Accident & emergency cover (including sports injuries)
- › Dental implant benefit on Levels 2, 3 and 4
- › Orthodontic treatment for under 18s on Levels 2, 3 and 4
- › Includes oral cancer lifetime limit of £15,000
- › Choose any dentist in the UK



**PAY 20% LESS AT
HEALTHY DISCOUNTS
DENTISTS***

Together, all the way.SM



YOUR COVER

LEVEL	1	2	3	4
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Preventative Treatment

Normal Examination	£7.05	£25.00	£35.00	£50.00
Extensive Examination	£10.52	£30.00	£39.00	£65.00
Full Case Assessment	£23.10	£40.00	£45.00	£75.00
Bitewing X-Rays	£4.42	£6.00	£8.00	£11.00
Intra Oral X-Rays	£7.05	£9.00	£11.00	£20.00
O.P.G. X-Rays	£11.08	£17.00	£35.00	£42.00
Polishing & Scaling	£12.00	£30.00	£40.00	£60.00
Fissure Sealant	£9.10	£12.00	£22.00	£32.00
Topical Fluoride Application	£5.90	£14.00	£20.00	£36.00
Occlusal Splint	£82.50	£108.00	£150.00	£190.00

Minor Treatment

One Surface Amalgam Filling	£13.20	£22.00	£33.00	£55.00
Two Surface Amalgam Filling	£17.55	£28.00	£43.00	£72.00
Three+ Surface Amalgam Filling	£24.00	£37.00	£53.00	£90.00
One Surface Composite Anterior Filling	£21.35	£30.00	£52.00	£73.00
Two+ Surface Composite Anterior Filling	£27.00	£47.00	£78.00	£103.00
One Surface Composite Posterior Filling	£22.00	£36.00	£57.00	£80.00
Two+ Surface Composite Posterior Filling	£27.00	£50.00	£82.00	£103.00
Additional Charge use of pin	£5.55	£11.00	£14.00	£18.00
Upper & Lower Anterior Root Treatment (1 root)	£50.00	£100.00	£175.00	£270.00
Upper Premolar Root Treatment (2 roots)	£55.00	£130.00	£220.00	£360.00
Lower Premolar (1 root)	£46.80	£90.00	£190.00	£340.00
Molars - Root Canal Treatment (3 roots)	£80.70	£160.00	£275.00	£385.00
Single Extraction	£11.90	£28.00	£59.00	£90.00
Extraction per additional tooth	£6.85	£18.00	£46.00	£65.00
Extractions-Post Op Care	£14.70	£18.00	£21.00	£31.00
Extraction/Removal Bone Debris	£30.30	£55.00	£92.00	£135.00
Extraction - soft tissue involved	£18.00	£40.00	£75.00	£130.00
Apicectomy	£58.00	£100.00	£145.00	£180.00
Relative Analgesia/Nitrous Oxide	£20.50	£30.00	£43.00	£62.00
IV Valium	£20.10	£40.00	£70.00	£120.00
Dressings	£6.60	£12.00	£22.00	£40.00
Incising an Abscess	£8.80	£17.00	£28.00	£35.00
Open Root Canal for Drainage	£7.80	£19.00	£70.00	£85.00
Recementing Crowns/Bridges	£14.45	£21.00	£30.00	£45.00
Abnormal Haemorrhaging	£29.20	£30.00	£44.00	£65.00

LEVEL	1	2	3	4
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Major Treatment (Requires Pre-Authorisation From Cigna)

Prolonged Periodontal Treatment (per sextant)	£24.67	£29.00	£52.00	£75.00
Splinting	£20.00	£38.00	£70.00	£80.00
Gingivectomy	£21.30	£25.00	£30.00	£45.00
Mucoperio, Flap Bone Surgery	£56.00	£65.00	£85.00	£130.00
Partial/Full Upper or Lower Acrylic Denture	£94.00	£170.00	£245.00	£275.00
Partial/Full Upper and Lower Acrylic Denture	£160.00	£300.00	£440.00	£620.00
Partial Metal Denture	£170.00	£275.00	£400.00	£470.00
Full Upper or Lower Metal Denture	£200.00	£285.00	£400.00	£470.00
Additional Tooth to Denture	£24.90	£33.00	£40.00	£60.00
Addition of Clasp to Denture	£25.80	£30.00	£40.00	£48.00
Denture Repair	£16.10	£22.50	£30.00	£45.00
Veneers (per tooth)	£102.00	£135.00	£260.00	£390.00
Adhesive Bridges (per unit)	£65.00	£120.00	£165.00	£200.00
Conventional Bridgework (per unit)	£121.50	£220.00	£310.00	£450.00
Standard Post & Core	£16.20	£35.00	£64.00	£90.00
Gold Post & Core	£30.80	£48.00	£90.00	£135.00
Bonded Precious Crown	£115.00	£220.00	£345.00	£450.00
Bonded Non Precious Crown	£90.40	£200.00	£290.00	£400.00
Full Cast Crown	£105.00	£210.00	£330.00	£450.00
Porcelain Crown	£75.00	£220.00	£365.00	£450.00
Precious Inlay	£130.00	£160.00	£295.00	£400.00
Non Precious Inlay	£125.00	£140.00	£280.00	£400.00
Porcelain Inlay	£125.00	£170.00	£310.00	£420.00
Core Annual Maximum Benefit	£1,200.00	£1,800.00	£2,400.00	£3,000.00

In addition to core annual maximum benefit

(With the exception of child orthodontics, Cigna's prior authorisation is required for these treatments)

Accident and emergency pain relief (per person per year of insurance) ¹	£500.00	£500.00	£500.00	£800.00
Placement of a dental implant including any attaching prosthetic device (per year of insurance)	n/a	£600.00	£850.00	£1,300.00
Orthodontics cover for children (up to a maximum of 18 years old)	n/a	£325.00	£450.00	£550.00
Oral cancer lifetime limit	£15,000.00	£15,000.00	£15,000.00	£15,000.00

NHS Treatment² (Where NHS Banded Charging Applies)

Band 1 - Maintenance	100%	100%	100%	100%
Band 2 - Simple Treatment	100%	100%	100%	100%
Band 3 - Complex Treatment	100%	100%	100%	100%
Band 4 - Urgent Treatment	100%	100%	100%	100%

¹Emergency pain relief does not require pre-authorisation.

²NHS claims will be subtracted from your core annual maximum benefit in the same way as any other treatment item on your list of benefits. Main treatments not covered: pre-existing oral cancer, cosmetic treatment, replacement of lost or stolen dental appliances (e.g. dentures). This list is not exhaustive. Please contact us for a full list of terms, conditions and exclusions.

*Only if using a Healthy Discounts dentist. See the Cigna Guide to Claiming for full details. 20% discount is applicable on published private fees charged by Healthy Discounts dentists.

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