

Dental plan

INSURANCE FOR YOUR TEETH FROM **£9** PER MONTH



Help reduce the cost of protecting your family's teeth

With over 2000 NHS Dentists quitting the NHS since the new reforms were announced in April 2006¹, Boots know that finding an affordable Dentist may prove to be a real pain.

That's why we've developed 3 Dental Plans designed to help provide cash lump sums back to you, thus helping to cover the costs of you and your family's dental bills.

We have outlined the Plans over the following pages, but in summary the Boots Dental Plan offers you:

3 levels of cover

- **NHS** – Designed to repay 100% of your NHS dental charges in England and Wales²
- **Private 1** – Designed to help towards private Dentist charges
- **Private 2** – Offers a higher level of reimbursement for private Dentist bills

Great value prices

- **NHS Plan** from **£9** per month
 - **Private Level 1 Plan** from **£13.50** per month
 - **Private Level 2 Plan** from **£19.50** per month
- Prices include Insurance Premium Tax at 5%

Direct Debit at no additional cost

Hassle free monthly premiums can be arranged to spread your payments, with no extra charge.

1. Source: BBC News online, 19th October 2006.

2. If you live in Northern Ireland or Scotland then your NHS Dentist may not charge you in line with this Plan's benefit levels. We'll reimburse you to the lesser amount of either the maximum of the band limit applicable or the amount you have paid for your treatment.

Whether NHS or Private, there's a Boots Plan for you!

Choosing the right level of cover

Both the NHS and Private Plans offer cover for:

- **Routine dental treatment** – such as check-ups, x-rays and hygienist visits, as well as treatments such as fillings, bridges and crowns.
- **Accidental dental injury** – full reimbursement, subject to policy limits for any dental costs resulting from an accidental dental injury. Annual maximums apply.
- **Hospital Cash Benefit** – £75 per day for in-patient or day-patient care for the treatment of oral cancer or dental injury. Annual maximum of £3,750.

NHS Plan

The Boots Dental Plan has been designed to reimburse you in accordance with the revised NHS system of charging in England or Wales. You pay one charge even if you need to visit your Dentist more than once to complete your course of treatment.

Please note, if you have an NHS Dentist, you will need an NHS Plan. You cannot be covered for a mixture of private and NHS treatments.

What's covered?

| Band | What's covered | Maximum reimbursement amount |
|---------------------------------------|---|------------------------------|
| Band 1 | All types of examinations X-rays Simple scaling Treatment for sensitive teeth Removal of fractured crowns | £16.20 |
| Band 2 (inclusive of band 1) | Chronic periodontal care Fillings Root canal treatments Extractions and removals Restorations Temporary bridges | £44.60 |
| Band 3 (inclusive of band 1 and 2) | Veneers Inlays Crowns Core and post Bridgework Dentures | £198.00 |
| Occasional and emergency treatment | Temporary bridge or crown Re-fix/repairs to inlays, crowns and bridges Dressings Incision of abscess Treatment of infected sockets Removal of crown fracture Domiciliary and emergency visits | £16.20 |
| Total routine treatments limit | | £500 |
| Accidental dental injury cover | | £500 |
| Hospital Cash Benefit ¹ | | £3,750 |

1. If you are admitted as an in-patient or day-patient for the treatment of oral cancer or dental injury you can claim £75 per day (maximum of 50 days per year). Maximum total claim amount £3,750.

How it works

Example

| Treatment | Date of treatment | Band level | Amount charged by Dentist | Amount paid under Plan |
|-------------------------------|-------------------|------------|---------------------------|------------------------|
| Examination Scale & polish | 5th April | 1 1 | £198.00 | £198.00 |
| Examination Filling | 20th April | 1 2 | | |
| Crown fitted | 20th May | 3 | | |

What happens if I live in Northern Ireland or Scotland?

You can still buy the NHS Plan. However, your NHS Dentist will charge you for individual treatments and therefore the Plan will work in a different way. The amount you'll be reimbursed will depend on what you have paid for your treatment and is subject to the band and annual limits. We'll reimburse you an amount equal to the lowest of either what you have paid or the reimbursement level of the banding appropriate for your most expensive treatment. Please see below for an example.

| Treatment | Date of treatment | Band level | Amount charged by Dentist | Maximum limit under Plan | Amount reimbursed to you |
|---------------------------|-------------------|------------|---------------------------|--------------------------|--------------------------|
| Examination | 5th April | 1 | £9.00 | £198.00 | £123.32 |
| Scale & polish Filling | 20th April | 1 2 | £9.48 £18.80 | | |
| Crown | 20th May | 3 | £95.04 | | |
| Total | | | £132.32 | | |

No excess to pay

Private Plans

The Private Plans are designed to offer you a healthy contribution towards the costs of your Private dental treatment.

What's covered?

This section, along with the table is only a summary of the key features of the Plan. Full details are available in the Policy Wording. If you would like a copy or want to know more about the Plan then go to our website www.bootsdentalplan.com

If you have a private Dentist, you will need a Private Plan. You cannot be covered for a mixture of NHS and private treatments.

| What's covered | Max per year | Level 1 reimbursement up to | Level 2 reimbursement up to |
|---|--------------|-------------------------------|-------------------------------|
| Examinations | 2 | £14.68 | £21.96 |
| Scale & polish | 2 | £17.14 | £22.50 |
| X-rays | 4 | £4.28 | £6.43 |
| Fillings | 4 | £37.28 | £55.81 |
| Crowns | 1 | £117.83 | £160.68 |
| Inlays/onlays/veneers | 1 | £74.98 | £107.12 |
| Bridges | 1 | £182.10 | £214.24 |
| Root canal | 1 | £73.91 | £110.87 |
| Simple extractions | Unlimited | £19.28 | £28.92 |
| Surgical extractions | Unlimited | £39.63 | £44.99 |
| Dentures ¹ | 1 | £233.52 | £350.28 |
| Emergency dental treatment | Unlimited | £21.42 | £32.14 |
| Total routine treatments limit | - | Up to an annual max of £750 | Up to an annual max of £1,000 |
| Dental treatment required following an accidental dental injury Covers all treatment costs where injury has been caused by a sudden blow to the face | - | Up to an annual max of £1,000 | Up to an annual max of £1,500 |
| Daily Hospital Cash Benefit ² Provides a daily rate of cover if you are admitted as an in-patient for the treatment of oral cancer or dental injury | - | £75 per day up to £3,750 | £75 per day up to £3,750 |

1. Dentures can only be claimed for once you have held the Plan for 1 year.

2. If you are admitted as an in-patient or day-patient for the treatment of oral cancer or dental injury you can claim £75 per day (maximum of 50 days per year). Maximum total claim amount £3,750.

Please note: private Dentist charges vary considerably across the UK, therefore, please ensure that you are fully aware of the costs you'll need to pay prior to having any treatment, as the Plan's contribution for each treatment is a fixed amount.

Significant exclusions or limitations

As with most insurance plans, there are limits to cover. Below is a summary of those things that the Plans do not provide cover for.

Boots Dental Plan will not cover any costs:

- for treatment that was known to be required, or planned by your Dentist, before taking out a Plan
- made by your Dentist for signing the Claim Form
- for work carried out purely for reasons of appearance
- for dental implants
- for mouth guards (only excluded on Private Plans)
- for home visits, unless for emergency dental treatment
- related to treatment needing hospital in-patient, day-patient or out-patient care except in respect of oral cancer and accidental dental injury
- as a result of playing sports, where appropriate mouth protection has not been worn
- where claims are submitted over 2 months after the end date of the course of treatment
- for private treatment if you have an NHS Plan or for NHS treatment if you have a Private Plan
- for routine dental treatment within the first 3 months, except claims for accidental dental injury and emergency dental treatment
- for any treatment identified as medically necessary at your first visit to a Dentist if you have not been continuously registered with a Dentist and had an examination in the 12 months prior to taking out the Policy

We recommend that you have at least one dental check-up per policy year

Want to know more?

How much does each Plan cost?

For single cover:

- **NHS – £9** a month
- **Private Level 1 – £13.50** a month
- **Private Level 2 – £19.50** a month

Prices include Insurance Premium Tax at 5%.

Please call us on ☎ **0845 840 1111** or go to our website at www.bootsdentalplan.com for details of our Married, Single Parent Family and Family rates.

Who can take out a Plan?

- The main policyholder must be aged over 18 and under 65 at the Policy commencement date. If you are aged 65 or over, please call ☎ **0845 840 1111**.
- Your children must be aged under 18, be unmarried and live permanently with you. Alternatively, they can be under 23 provided that they are in full-time education and that they live with you outside of term time.
- All people covered by the Plan must live in the United Kingdom, Channel Islands or the Isle of Man for at least 180 days in each policy year.

What if I change my mind?

No problem! There's a 14 day cooling off period from receipt of your Welcome Pack so that you can study your Policy in more detail and, if you decide that the Plan is not right for you, Boots Dental Plan will refund your paid premiums in full, provided that you haven't already made a claim and that you're within the 14 day period.

How do I go about claiming?

- For routine treatments, we require you to be on the Plan for 3 months before you can make a claim. Following this qualification period, you can make claims as often as you require provided that you continue to pay the appropriate premiums and that you are within your treatment and annual treatment limits.
- Treatment for accidental dental injury and emergency treatment can be claimed for as soon as you sign up to a Plan. Call ☎ **0870 908 3313** for advice or go to our website at www.bootsdentalplan.com to download the relevant Claim Form.
- A standard Claim Form will be sent to you in your Policy Welcome Pack. Take this Claim Form with you every time that you have a treatment and ask your Dentist to fill in the relevant parts.
- Please note that you can only use the NHS Plan to cover NHS treatments and you can only use the Private Plan to cover private treatments. Your Plan will not cover you for a mixture of private and NHS treatments.
- Simply send us your completed Claim Form, together with the receipt from your Dentist for your treatment. Provided you send these to us within 2 months of the date your treatment was completed, Boots Dental plan will review it against your benefit levels and arrange for payment within 5 working days. Plus – with this Plan there's no excess to pay.

You don't have to wait to claim for accidents or emergencies. As soon as you sign up you're covered!

Want to know more? (continued)

How do I receive payments?

To make life easier for you, pay for your Plan by Direct Debit, and we will pay valid claims directly into your bank account.

Applying is easy...



Call us on ☎ **0845 840 1111**

Lines are open Monday to Friday 9am to 5pm.

We are closed on weekends and Bank Holidays.

In the interests of improving our service, your calls may be monitored and recorded.

or go to our website at www.bootsdentalplan.com and complete an application form.

Send it to the following address:

Boots Dental Plan
Customer Care Manager
PO Box 120
Cwmbran
NP44 9BF

The legal bit...

Your right to complain

We're committed to providing the very highest standards of service and if you are dissatisfied we'd like to put things right as quickly as possible. Please refer to your Plan's Policy Wording, where it tells you how to make us aware of your complaint.

Improving our service

In the interest of improving our service, your calls to us may be monitored or recorded.

Data Protection Act

The information you provide will be held in accordance with the Data Protection Act 1998. It will be used to administer insurance cover for you. All the information we request is necessary in order to arrange this cover. This information will be disclosed to Boots UK Limited, their insurers and representatives for this purpose only. From time to time auditors may require us to disclose some or all this information for legal purposes.

Choice of Law

Unless the insurer agrees otherwise, Scottish Law will apply if you live in Scotland and English Law if you live elsewhere.

Who we are

Boots UK Limited will introduce you to the Boots Dental Plan which is underwritten by Great Lakes Reinsurance (UK) PLC and administered by Sword IPR Limited, which is an authorised representative of Insurance Technology Solutions Limited.

Boots UK Limited. Registered Office: 1 Thane Road West, Nottingham NG2 3AA. Registered in England and Wales 928555. Boots UK Limited is an Introducer appointed representative of Sword IPR which is authorised and regulated by the Financial Services Authority.

For instant cover or more information
call  0845 840 1111

www.bootsdentalplan.com

TRAVEL INSURANCE
0845 125 3840

CURRENCY
0845 840 6060

HOLIDAY CAR HIRE
0871 472 5172

AIRPORT PARKING, HOTELS AND LOUNGES
0845 125 1100



SAVINGS FOR CHILDREN
0500 800 860



HEALTH INSURANCE
0845 125 1910

