

# 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.

## Level 2

Contributes to lower cost private dental charges.

## Level 3

Contributes to mid cost private dental charges.

## Level 4

Contributes to higher cost private dental charges.

## Simple claims procedure

No need to call for pre-authorisation unless for oral cancer or implant claims.

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 itemised receipts.

## Clear cut benefits

- › No annual maximums
- › Unlimited examinations, scale & polishes, x-rays and periodontal treatments
- › No pre-joining examination
- › Routine check ups
- › Covers crowns, bridges & dentures
- › 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\*



ACCESS FULL REFUNDS AT FULL COVER DENTISTS\*\*

For more information on the benefits of a dental plan or to receive a quote contact our UK Telesales Team on 01475 492 497 or email [quotes@cigna.com](mailto:quotes@cigna.com)

Together, all the way.<sup>SM</sup>



# COVER

## LEVEL 1 2 3 4

### 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

### Major Treatment

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

### Additional cover

(Cigna's prior authorisation is required for dental implant and oral cancer treatments)

Accident and emergency pain relief	£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 Treatment (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%

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.

\*\*To receive 100% reimbursement for treatments covered by DentaCare Levels 3 and 4, employees must visit a Cigna Full Cover dentist. See the Cigna DentaCare Guide to Claiming for full details. Full Cover feature not applicable to accident and emergency, dental implants, child orthodontics or oral cancer treatment.

This document is provided for information and guidance purposes only and should not be relied upon. It is not binding nor does it form any part of your policy contract with Cigna. No liability is assumed by Cigna for any misunderstanding arising from your interpretation of this document. Please refer to your specific policy terms and conditions, and guide to claiming, for full details on the product and the benefits covered under your policy. Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorised personnel. Copyright © Cigna 2018. All rights reserved.

Cigna HealthCare Benefits is a trading name. The following companies are part of that group: Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch, at Steptoe & Johnson UK LLP, 13th Floor, 5 Aldermanbury Square, London EC2V 7HR- registered in Belgium with limited liability (Brussels trade register no. 0421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium, authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Cigna European Services (UK) Limited is an Appointed Representative of Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch, registered in England (UK Company no. 199739), at Steptoe & Johnson UK LLP, 13th Floor, 5 Aldermanbury Square, London, EC2V 7HR. VAT Registration No. 740445451. Policy administration is provided by Cigna European Services (UK) Limited.