

Your guide to business healthcare

Dental Cover

from Standard Life Healthcare



Dental Cover.

Looking after your teeth can be an expensive business these days with the costs of going to the dentist, even on the NHS, increasing. So if you choose Standard Life Healthcare's worthwhile Dental Cover, you'll be giving your employees a perk that they'll really appreciate. This cost-effective cover is available in three different levels, each offering a comprehensive range of benefits with generous payouts.

Dental cover is part of business healthcare, our modular health insurance plan that can be tailored to suit the individual needs of a business.

It is becoming increasingly difficult to register with an NHS dentist as many practitioners are becoming private. In fact, less than half of British adults are registered with an NHS dentist. Even if you manage to register you can face long waiting lists for treatment.

With our Dental Cover you and your employees can claim for treatment whether you go privately or via the NHS. Our cover lets you claim back some or all of the money you spend on dental treatment. The schedule opposite shows the maximum you will be reimbursed when you receive any of the listed dental treatments. You may claim for any necessary treatment and will be reimbursed up to the amounts shown, to the overall annual maximum.

Depending what level of cover you choose, you can be covered for routine checkups and treatments, as well as major procedures. All plan levels cover complex, unexpected treatments such as new and replacement crowns, bridges and dentures – so it's worth buying even if you've had problems with your teeth in the past.

Tax efficient

This is an affordable way to give you and your employees a generous, practical benefit for a small outlay. Your employees will enjoy the reassurance the plan gives and make them feel valued, helping promote staff loyalty. The plan can be started with just one employee and premiums may be eligible for Corporation Tax Relief – ask your accountant or local Tax Office for confirmation.

A name you can count on

We know how important it is that you can trust us to do what we say we will do.

- UK-based customer care team
- A claims service to rely on
- Paperwork cut to a minimum
- No hidden limits and no surprise bills

Easy to claim with prompt payouts

Claiming cash benefits is quick and easy, with no involvement on your part. Your employees simply settle a bill then send the original receipt to us with a claim form.

The plan is open to anyone over 16, with no medical required and acceptance guaranteed. Unlike other types of health cover, you pay the same premiums for every employee, however old they are.

Don't just take our word for it

When you consider all the awards we've won for our excellent service, you can be sure that, by choosing Standard Life Healthcare, you really are doing the right thing:



* Best Customer Service Provider

Health Insurance Awards
2001, 2002, 2003, 2004,
2005, 2006 and 2007

...no wonder 98% of our customers would recommend us!

(Source: Standard Life Healthcare Renewals Survey September 2007.)

Benefits at a glance

All benefits are per person, per plan year unless otherwise stated

Dental Cover	Level 1	Level 2	Level 3
Maintenance: routine examinations Maximum of 2 claims per plan year		Up to £15 per claim	Up to £30 per claim
Maintenance: routine scaling and polishing Maximum 2 claims per plan year		Up to £25 per claim	Up to £40 per claim
Maintenance: dental x-ray Charges for radiography of teeth or jaws. Maximum of 2 claims per plan year		Up to £15 per claim	Up to £40 per claim
Treatment: fillings Maximum of 2 claims per plan year		Up to £20 per claim	Up to £40 per claim
Crowns: new or replacement	Up to £300	Up to £300	Up to £400
Inlay/onlay/overlay: new or replacement		Up to £50	Up to £100
Bridges/implants: new or replacement	Up to £200	Up to £200	Up to £300
Root canal	Up to £150	Up to £150	Up to £250
Apicectomy	Up to £100	Up to £100	Up to £150
Extractions	Up to £150	Up to £150	Up to £250
Dentures: new or replacement	Up to £250	Up to £250	Up to £350
Accident and emergency:			
Accidental dental: Charges made by a dental practitioner or specialist for an accidental dental injury. Maximum of 4 claims per plan year.	Up to £2,500 per claim	Up to £2,500 per claim	Up to £2,500 per claim
Emergency dental: Charges for immediate relief of severe pain, haemorrhage and/or infection. Maximum of 2 claims per plan year		Up to £200 per claim	Up to £300 per claim
Emergency call-out fees: Maximum of 2 claims per plan year	Up to £50 per claim	Up to £50 per claim	Up to £50 per claim
We will not pay for any dental treatment that is planned or already taking place at the start of your cover or which has been recommended in the 12 months immediately before your start date. This does not include routine examinations or routine scaling and polishing under levels 2 and 3. Terms, conditions and exclusions apply to the plan and are provided in full in the terms and conditions that the member receives when the plan is taken out.			

Affordable premiums

Dental Cover Level Options	Single Adult	Parent & Children*	Couple	Family
Dental Cover Level 1	£3.22	£4.83	£6.44	£8.05
Dental Cover Level 2	£12.21	£18.32	£24.42	£30.53
Dental Cover Level 3	£21.32	£31.98	£42.64	£53.30

Pay annually and save up to 3%.

*No extra cost for more than one child to be covered. No upper limit to number of children that can be covered.

Premiums quoted are payable monthly by Direct Debit, including Insurance Premium Tax at the appropriate rate.

Premiums correct at time of print, and are subject to change at our discretion, please contact your adviser or appointed representative for more details.

Apply for Dental Cover today!

Applying for this low cost, feel good benefit for all your staff is easy. Please complete the enclosed application form and send it back to your adviser or appointed representative.

Pensions
Mortgages
Savings
Investments
Healthcare
Insurance

Speak soon.

For more information or if there is anything about Standard Life Healthcare you need help with, please contact your Appointed Representative or financial adviser, or go to our website:

www.standardlifehealthcare.co.uk

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