

UNISONplus Dental Plan

Designed for UNISON members

100% of your dental bills back*



**WHITE FILLINGS
AND CROWNS**

now covered as
standard on
Private Patient Plans

Here's how it works in 3 easy steps:

- 1 Pay** for your dental service or treatment at your visit.
- 2 Complete** and return a claim form with a valid receipt.
- 3 Receive** 100% of your money back*.

*Up to generous annual maximums. Please see Premium & Benefits table overleaf. Policy terms and conditions apply.



Buy with confidence where you see this sign

Join today on **Freephone**

0800 740 8450

or online at www.youbenefit.co.uk/dental

Frequently asked questions

Who can apply? The UNISON Plus Dental Plan is available exclusively to all UNISON members, retirees and their families – regardless of age.

What will I be covered for? 100% of any dental bills covered by this plan up to generous annual maximums – whether you have a NHS or private dentist.

Can I go to any dentist and use this plan? Yes – you can go to any dentist of your choice, whether NHS or private.

How do I claim? When you arrange your dental appointment, simply call our claims line and we will send you a form for your dentist to authorise. Pay your bill, return the form with your receipt and you will be reimbursed.

I am treated by a NHS dentist. Why do I need this plan? NHS charges for a routine check-up resulting in a crown would be £198. A filling 6 months later would be £45.60 or a second crown would be another £198. You get £500 per year on the NHS patient plan to cover NHS costs. (NHS charges correct, April 2009).

My NHS dentist charges me privately for some treatments. Which plan should I choose, NHS or Private? The NHS patient plan only pays the charges for the three standard NHS bands. The Private plans will pay both NHS and private charges, therefore you should choose a Private patient plan.

I know I need some treatment now; will it be covered when I join? No. We only cover new dental conditions that occur after joining and completion of the thirteen week qualifying period.

I have not been to a dentist for more than a year. Can I join the plan? Yes - however, you will need to see a dentist and get your check-up and any recommended treatments completed at your own expense initially. Claims for future visits and treatments can then be covered by your plan.

If I need a filling (or crown) I'd like white, not metallic or amalgam, will it be covered? Yes, the Private plans cover white fillings and crowns.

When can I start using this plan? There is a qualifying period of thirteen weeks from your first payment before you can claim (twelve months for dentures and denture repairs). After that you can claim as often as you need to, up to your annual maximum.

Why is this plan better than others?

The leading dental plans only cover as little as 50% of your treatment costs leaving you with the responsibility of paying the rest.



Premium & Benefits	NHS Patient plan	Private Patient plan Option 1	Private Patient plan Option 2
Premium per person by direct debit	£8.95 per month	£16.00 per month	£22.00 per month
Examinations Hygienist services X-rays	NHS Charges paid in full	Up to £85 per year*	Up to £125 per year*
Fillings, root canal treatments, extractions, crowns, bridges, dentures & repairs	NHS Charges paid in full	Up to £345 per year*	Up to £525 per year*
Dental-related prescription items (per year)	6 items	6 items	9 items
Maximum claims limit per policy year for the combined benefits above	£500	As per each benefit shown above	As per each benefit shown above
In-patient cash per night	£25 per night up to 25 nights per year	£55 per night up to 25 nights per year	£55 per night up to 25 nights per year
Accidental Damage Treatment Dental emergency call out Emergency treatment	£750 - -	£1,600 per year £100 x 4 times per year* £400	£2,100 per year £100 x 4 times per year* £500
Oral Cancer cover	£6,500	£6,500	£6,500

*These benefits are doubled for Accidental Damage Treatment.

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