

# See how you can benefit with Denplan from Simplyhealth

As clients of Philip Williams & Company, you have access to the following:

## Pricing Guide

		Lucent 1	Lucent 2	Lucent 3	Lucent 4	Lucent 5	Lucent 6
Employee only	Monthly premium	£9.50	£15.10	£20.40	£35.55	£51.55	£63.50
Employee & Partner		£19.00	£30.20	£40.80	£71.10	£103.10	£127.00
Single Parent Family		£16.15	£25.70	£36.75	£60.45	£87.65	£107.95
Family		£25.65	£40.80	£55.15	£96.00	£139.20	£171.45

- Prices quoted include Insurance Premium Tax charged at the prevailing rate (excluding residents of the Channel Islands and the Isle of Man)
- These premiums are valid until 31/03/2021
- Single parent family consists of one adult and an unlimited number of children up to the age of 24
- Family consists of two adults and an unlimited number of children up to the age of 24
- Lucent 1 may not be suitable for children under the age of 18 (or under the age of 19 if in full-time education) as they are exempt from NHS charges.

**There are no annual limits**  
Benefits are for each person covered on the policy  
Covered children will receive their own benefit entitlement

## The Denplan Lucent range includes:

		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>Routine checks - each occasion</b>							
<b>Examinations</b>	Normal, routine, recall examinations	100% up to NHS limits	£24	£29	£35	£46	£57
	Extensive, New patient, Specialist consultation		£46	£57	£75	£81	£86
<b>X-rays (each X-ray)</b>	Small, Intra Oral, Bitewing		£7	£8	£9	£12	£14
	Large, OPG, CT scan		£17	£23	£29	£35	£40
<b>Routine treatments - each occasion</b>							
<b>Cleaning</b>	Scale & Polish, Hygiene	100% up to NHS limits	£46	£57	£69	£75	£81
<b>Fillings</b>	Silver		£37	£47	£58	£68	£79
	White		£47	£63	£79	£95	£110
<b>Major treatments - each full course of treatment (including preparation, supply and fit)</b>							
	Crown (each tooth)	100% up to NHS limits	£200	£242	£315	£410	£494
	Post (each tooth)		£42	£53	£63	£74	£84
	Root canal (each tooth)		£105	£152	£189	£236	£347
	Bridge (any number of teeth)		£420	£578	£735	£893	£1,050
	Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)		£210	£236	£263	£289	£315
	Orthodontic (IOTN grade 4 – 5)		£420	£499	£578	£656	£735
	Denture - upper (partial or full)		£378	£504	£630	£714	£798
	Denture - lower (partial or full)		£378	£504	£630	£714	£798
	Inlay, Onlay (each tooth)		£210	£236	£263	£315	£368
	Veneer (each tooth; clinically necessary)		£210	£236	£263	£310	£410
	Periodontal, Gingivectomy		£89	£95	£105	£116	£126
	Repairs (for example recementation of a crown or bridge)		£46	£52	£57	£63	£75
	<b>Extractions</b>		Simple (each tooth)	100% up to NHS limits	£28	£35	£44
Surgical (each tooth)		£58	£63		£68	£105	£137

(Continued) The Denplan Lucent range includes:

Treatment extras - each requirement						
100% up to NHS limits	Fissure sealant	£29	£35	£46	£57	£69
	Topical fluoride application	£28	£37	£40	£44	£46
	Sedation, Local anaesthetic	£74	£79	£84	£89	£95
	Mouthguard (including sport), Splinting, Post orthodontic retainer	£53	£58	£63	£68	£74
	Other clinically necessary restorative treatment not listed	£68	£79	£89	£105	£121
NHS treatment						
100% up to NHS limits	✓	✓	✓	✓	✓	✓

Each person is also covered for the following benefits up to an annual limit:

Emergency and injury	
<b>Worldwide emergency dental treatment</b>	<b>£800</b> Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.
<b>Worldwide dental injury</b>	<b>£10,000</b> Four incidents covered up to £2,500 each.
<b>Dentist call out fees (UK only)</b>	<b>£300</b> Two incidents covered up to £150 each.
<b>Worldwide telephone consultations for dental emergency or dental injury</b>	<b>100%</b> When referred by Denplan through the emergency dental helpline.
<b>Worldwide hospital cash benefit</b>	<b>£1,000</b> £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.
<b>Mouth cancer cover</b>	<b>£20,000</b> Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.
Smile Centre (These services can be accessed through the Smile Centre via your online account at <a href="http://www.denplan.co.uk/employeeonline">www.denplan.co.uk/employeeonline</a> )	
<b>24-hour worldwide dental emergency helpline</b>	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.
<b>24-hour coping with dental anxiety helpline</b>	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress.
<b>Dental health information and tools</b>	Dental health information for you and your family, dentist location finder tools, discounts and more.

## Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Treatment that you or a dentist knew you would need before your policy start date
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions

To find out more please call **01962 828 007** or [click here](#)

For questions about your policy you can contact Simplyhealth at [corporatedental@simplyhealth.co.uk](mailto:corporatedental@simplyhealth.co.uk)