This table shows the maximum amounts we will pay if you receive any of the listed dental treatments. The amount we pay will never be more than the dental charges you have paid. Please see overleaf for more details, policy limits and exclusions.

### Preventative care
- **Examinations (2 per year)**
- **Hygiene (2 per year)**
- **X-rays**

<table>
<thead>
<tr>
<th>100% NHS charges</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative care</td>
<td>£20 each</td>
<td>£40 each</td>
<td>£50 each</td>
<td>£65 each</td>
<td>£85 each</td>
</tr>
</tbody>
</table>

### Minor treatments
- **Fillings & root canal treatment (FRCT)**
- **Other - defined overleaf**
- **(Other subtracted from FRCT limit)**
- **Extractions**

<table>
<thead>
<tr>
<th>100% NHS (€150)</th>
<th>(€75)</th>
<th>(€100)</th>
<th>(€125)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minor treatments</td>
<td>£125</td>
<td>£175</td>
<td>£225</td>
</tr>
</tbody>
</table>

### Major treatments
- **Full list overleaf**

<table>
<thead>
<tr>
<th>100% NHS (€325)</th>
<th>(€50)</th>
<th>(€55)</th>
<th>(€60)</th>
<th>(€65)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major treatments</td>
<td>£80 up to £275</td>
<td>£80 up to £450</td>
<td>£80 up to £575 (Inc. Implants)</td>
<td>£80 up to £2,000 (Inc. Implants)</td>
</tr>
</tbody>
</table>

### PLUS...
- **Child orthodontics**
- **Mouthguards**

<table>
<thead>
<tr>
<th>100% NHS</th>
<th>£325</th>
<th>£375</th>
<th>£450</th>
<th>£550</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLUS...</td>
<td>£50</td>
<td>£55</td>
<td>£60</td>
<td>£65</td>
</tr>
</tbody>
</table>

### What else is included?
- **Accident/injury treatment**
- **Hospital stays per night (£1000 annual max)**
- **Emergency call out charge (2 per year)**
- **Mouth cancer***

| 100% NHS | £4,000 | £5,000 | £6,000 | £7,000 |
| n/a    | £50    | £75    | £100   | £125   |
| n/a    | £75 each | £100 each | £125 each | £150 each |
| £20,000 | £20,000 | £20,000 | £20,000 | £20,000 |

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*This is a separate annual limit. **Excluding Republic of Ireland. ***This is the lifetime limit for all eligible treatment for each insured person.
More about your dental benefits

In addition to the benefits listed in this schedule, we also provide:

Family cover
Treatments can be claimed separately for each insured adult. Children may also participate in the plan but please note that the benefit limits will be shared between the number of children covered under the policy.

NHS reimbursement
As standard we reimburse NHS treatments in full. Please be aware that some NHS dentists may charge privately for certain treatments. We suggest you check with the dentist how the treatment will be provided before receiving your treatment.

Worldwide cover
Simply obtain a receipt, in English, and submit a claim form in the usual way. You will be reimbursed according to this benefit schedule, using the exchange rate in force at the date the claim is settled.

Definitions and exclusions
What do we mean when we talk about...

...other minor treatments:
Periodontal treatment, stoning/smoothing, study models, fissure sealants, sensitive cementum, pins, dressings. All subtracted from fillings and root canal annual maximum.

...major treatments:
Veneers’, inlays, crowns (including temporary crowns), bridges (including temporary bridges), dentures (including all repairs) and posts, Re-fix/re-cement crown or bridge. Implants (level 4 and 5 only).

...exclusions:
Cosmetic treatment, mouth cancer which existed prior to joining the plan, anything not listed in the schedule or definitions, treatment carried out before the policy starts and treatment carried out after exiting the scheme.

For full details please refer to the policy document which is available from your employer.

Don’t be a stranger! If you’re unsure about your benefit entitlements, or would like confirmation of what reimbursement you will receive for any proposed treatment, please call us on 020 7488 9880 or visit unum.co.uk/dental

Claims should be submitted within 90 days of the completion of your last treatment in any course. We reserve the right not to pay any claims submitted after 90 days.

unum.co.uk/dental

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