

UNISONplus Dental Plan

Designed for UNISON members

Fed up with the high cost of dental treatment?

So was Mrs B of Wallsend. She decided to join like thousands of other UNISON members.

“Excellent value for money, fast and efficient service, I got all my money back really quickly”

Mrs B, UNISON Member, Wallsend



In today's world where our monthly finances are being stretched more than ever before, can you afford not to get your money back on dental bills like these?

A typical dental bill

Visit 1	
Routine Examination	£27.00
Scale & Polish	£38.00
Filling	£48.00
Prescription Charge	£7.20
.....	
Total	£120.20
Visit 2	
Crown	£295.00
.....	
Grand Total	£415.20

Here's how it helps you

- **Affordable cover** – plans start at £8.95 per month if you're a NHS patient, £16.00 per month if you're a private patient.
 - **No hidden excess** – unlike most other plans on the market, you get the **FULL** cost of your treatment back, not just a portion of it (subject to generous annual maximums).
 - **Private Patient plans include cover for white fillings and crowns.** Your dentist may charge you as much as £120 for a white filling, £350 per crown.
 - **Affordable monthly premiums,** which not only helps you budget, but avoids you having to fork out for large treatment bills like the one in the example opposite.
 - **The UNISONplus dental plan will TOTALLY cover these bills.** Without it you'll have to find over £400 from your household budget, or worse still, use your credit card and worry about it later. If you are a NHS patient this plan will cover all the NHS scale of charges.
 - **This plan will take away that worry.** What's more your partner and your children can join too, giving you total peace of mind.
- See our Premium and Benefits Table overleaf for more details.



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 Patient plan 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 Patient plan covers 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.

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.

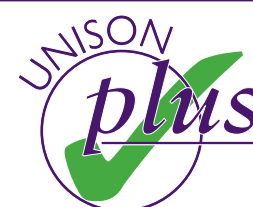
Here's how it works in 3 easy steps:

- 1 Pay** for your dental service or treatment at your visit.
- 2 Return** your claim form with a valid receipt.
- 3 Receive** your money back.

“Excellent customer service, so friendly, what a refreshing change”

Mrs A, UNISON Member, Caerphilly

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



Buy with confidence where you see this sign

Your claims are handled directly by the insurer who is a 'Not for Profit' organisation with a 135 year heritage of providing affordable healthcare. Policy terms and conditions apply. © Protego Group 2009. UNISONPlus Dental Plan is designed and administered by Protego Group Ltd, Registered Office: 260 – 268 Chapel Street, Manchester M3 5JZ. Authorised and regulated by the Financial Services Authority (registration number 304363)