



Dental Plan

UNISON Plus Exclusive

NEW FOR
2008

This dental plan is not available to the general public

Get 100% money back at the dentist

- now there's something to smile about!



Here are some examples of dental charges.

Three standard NHS dental charges in the UK

Band 1. £16.20	Examination, X-rays, scale and polish.
Band 2. £44.60	Band 1 plus fillings, root canal treatment or extractions.
Band 3. £198.00	Band 1 & 2 plus crowns, dentures or bridges.

Charges correct at time of publication (April 2008)

Typical private dental charges in the UK

Routine examination with scale & polish	£35 - £85
Extraction	£45 - £80
Fillings	£45 - £90
Root canal treatment	£120 - £180
Crowns and bridges	£250 - £350
Dentures	£250 - £800

Result of private dental charges survey (December 2007)

Go to any dentist with confidence knowing your bills will be paid in full.

Claim your money back in 3 easy steps!

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

- Generous annual maximums apply to all cover levels, please refer to the Premium and Benefits Table overleaf.
- If you are charged according to the NHS scale you get 100% money back

And if your dental treatment is charged privately;

- If your check-up, scale and polish costs you £55 – you get £55 back
- If a filling costs you £60 – you get £60 back.
- If a root canal costs you £150 – you get £150 back.
- If a crown or bridge costs you £300 – you get £300 back.

In fact, whatever you are charged you will get your money back in full up to generous annual maximums.

Can you afford to be without this exclusive dental plan?

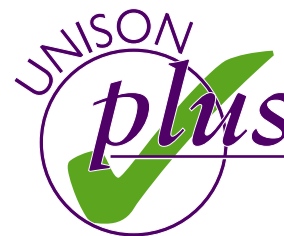
Call our customer service team with any questions you may have on

Freephone **0800 037 0753**

or apply online at www.dentalscheme.co.uk/unisonplus

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Frequently Asked Questions

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

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 they will send you a form for your dentist to authorise. Pay your bill, return the form with your receipt and you will be reimbursed within a few days.

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 £44.60 or a second crown would be another £198. You get £500 per year on the NHS patient plan to cover NHS costs.

Why is this plan better than others?

...because most other dental plans only cover 75% or 80% of your treatment costs leaving you with the responsibility of paying the rest.

The UNISON Plus Dental Plan is different because it pays 100% of every bill up to generous annual maximums.

I know I need a crown/filling now; will it be covered when I join? No. We only cover new dental conditions that occur after joining.

When can I start using this plan? There is a qualifying period of thirteen weeks before you can claim. After that you can claim as often as you need to, up to your annual maximum.

How long can I remain on this plan? As long as you wish – you can stay on the plan and continue to benefit from it indefinitely.

How do I join? To get started call the UNISON Plus Dental Plan helpline on Freephone 0800 037 0753 or apply online.

Premium & Benefits Table

**100%
MONEY BACK
on all levels**

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	UNISON Plus NHS patient plan	UNISON Plus Private patient plan Option 1	UNISON Plus Private patient plan Option 2
Premium per person by direct debit	£8.50 per month	£12.00 per month	£17.00 per month
Examinations	NHS Charges	Up to £85 per year*	Up to £125 per year*
Hygienist services	paid in full		
X - rays			
Fillings & root canal treatments	NHS Charges	Up to £345 per year*	Up to £525 per year*
Extractions	paid in full		
Crowns, bridges, dentures & repairs			
Prescription items (per year)	6 items	6 items	9 items
Maximum claims limit per policy year for the combined benefits above	£500	As above	As above
PLUS 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 Total	£750	£1,660 per year	£2,100 per year
PLUS Dental emergency call out	-	£100 x 4 times per year	£100 x 4 times per year
PLUS Emergency treatment	-	£400	£500
PLUS Oral Cancer cover	£6,500	£6,500	£6,500

* These benefits are doubled for Accidental damage treatment.



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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.

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