

# Frequently asked questions

## What cover am I entitled to?

To find out what you are covered for, how much you can claim and benefits remaining visit our online services at [www.denplan.co.uk/employees](http://www.denplan.co.uk/employees). Full details of exclusions and terms that apply to your plan can be accessed at any time using our online services.

## Do I need to change my dentist when I join?

No, you can see any dentist anywhere in the world; there is no need to change your dentist when you join. We do have a network of dentists that offer discounts to our corporate patients so if you are looking for a new dentist, this is a great place to start. The Denplan Discount Network can also be accessed through our online services and any discounts should be mentioned by you when booking your appointment with the dentist.

## How do I make a claim?

Attend your health care appointment and pay as usual.

Upload your receipt online at [www.denplan.co.uk/employees](http://www.denplan.co.uk/employees)

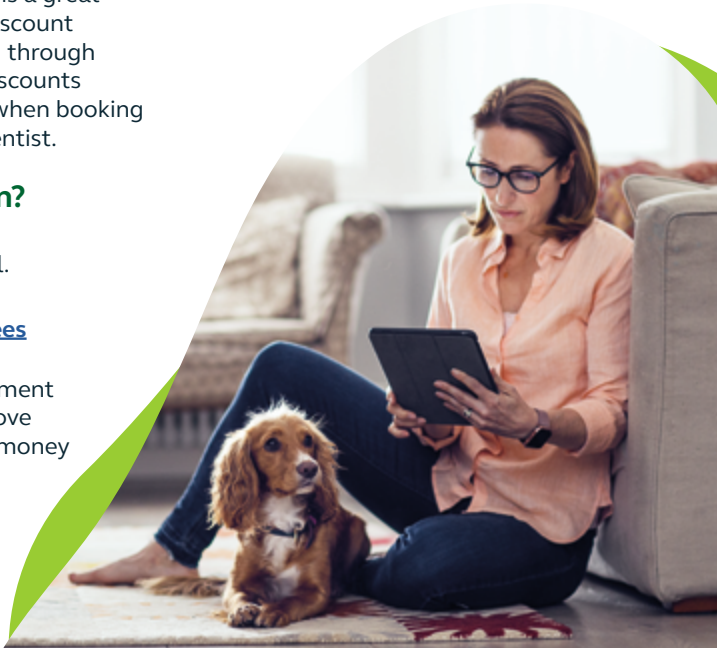
Sit back and wait for your payment into your bank. Once we approve your payment you'll get your money back within 5 working days.

## How can I see how much I have left to claim?

You can view this information for yourself or anyone covered on your plan at any time by logging into your online account. The amounts shown will reflect any claims that we have already assessed.

## When can I start claiming?

There is no waiting period to claim, except for the mouth cancer cover which cannot be claimed in the first 90 days of your plan. You can start making use of your benefits from your plan start date.



## What does 100% NHS reimbursement mean?

The NHS has fixed prices for treatment. If you receive treatment from an NHS dentist at one of these fixed prices, you are eligible to claim 100% of the costs back from Simplyhealth. If you have selected a plan that only covers NHS charges and you have private treatment, you are eligible to claim back the amount that your treatment would have cost if you had paid for NHS treatment.

## Am I covered for cosmetic treatment?

No, your policy only covers you for clinically necessary dental treatment. Examples of cosmetic treatment include tooth whitening or orthodontic treatment where your orthodontic grading on the Index of Orthodontic Treatment Need (IOTN) scale is 1 – 3.

## What is a dental injury?

A dental injury as defined by your policy terms and conditions is an external blow to the face or mouth. It does not include any damage done to teeth whilst chewing or biting.

## What is a dental emergency?

A dental emergency is a visit to the dentist which has not been planned in advance that is needed to relieve dental pain.



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