

ORALHEALTH

OralHealth product guide

We understand that employers need to balance benefit cost against the value it brings to their business. A dental plan is an ideal way to encourage employees to access regular dental care. This helps to prevent absences from work to fix dental problems. OralHealth offers a simple solution to dental care with a choice of treatment levels and funding options to suit different needs.

Choice of treatment levels

Five levels to choose from - all with varying levels of reimbursement towards preventative, minor and major treatment. Level 1 is designed for those with access to an NHS dentist. All plans also help make contributions towards unexpected oral health problems including:

- › dental emergencies
- › accidental damage
- › hospital stays for oral surgery
- › oral cancer
- › dental implant benefit on Levels 2, 3, 4 and 5
- › Unlimited number within treatment reimbursement limits:
 - examinations
 - scales & polishes
 - x-rays
 - periodontal treatments

Covered children receive full plan benefits. This includes a contribution towards orthodontics (for under 18s) on Levels 2, 3, 4 and 5.

Simple claims procedure

No need to call for pre-authorisation unless for oral cancer or implant claims.

Claims can be submitted online via the My Claims section of the member portal.

Or they can be submitted by email or post:

1. A qualified dental staff member completes and signs the treatment section of the claim form.
2. The member signs the completed form and returns to Cigna with itemised receipts.

Customer service excellence

Cigna's dedicated dental team delivers customer service excellence and this is demonstrated in the results of our annual dental member survey with overall satisfaction consistently measuring 96% or above.



PAY 20% LESS AT HEALTHY DISCOUNTS DENTISTS¹

Cover

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Dental emergencies (up to 4 dental emergencies at £200 each)	£800	£800	£800	£800	£800
Accidental damage (up to 4 accidental damage treatments at £2,500 each) This benefit includes necessary corrective or restorative treatment	£10,000	£10,000	£10,000	£10,000	£10,000
Oral cancer (this is a lifetime limit)	£15,000	£15,000	£15,000	£15,000	£15,000
Hospital cash (up to 20 nights stay in hospital for oral surgery at £50 each)	£1,000	£1,000	£1,000	£1,000	£1,000
Placement of a dental implant including any attaching prosthetic device	x	£250	£600	£850	£1,300
Orthodontic treatment for under 18s after a 6-month waiting period	x	£325	£375	£450	£550
Option of 100% or 75%* Preventative treatment including: examinations; scale & polishes and x-rays up to the stated annual limits	100% NHS	£150	£300	£300	£350
80%* Minor and major treatment including: fillings; crowns and bridges up to the stated annual limits	100% NHS	£250	£500	£1,000	£2,000

NHS claims made under Levels 2-5 will be subtracted from the annual preventative or minor/major benefit in the same way as claims for private treatment.

All limits (apart from oral cancer) are per person per year of insurance.

Main treatments not covered: Cosmetic treatment. Replacement of lost or stolen dental appliances (e.g. dentures). Mouthguards. Experimental treatment. Pre-existing oral cancer. This list is not exhaustive. Please contact us for a full list of terms, conditions and exclusions.

*Co-insurance levels do not apply to Level 1 NHS as this plan provides 100% NHS re-imburement.

¹ Only if using a Healthy Discounts dentist. See the Cigna Guide to Claiming for full details. 20% discount is applicable on published private fees charged by Healthy Discounts dentists.

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