



Frequently asked questions ?



Q. What does this insurance cover?

A. You can claim towards any necessary dental treatment, up to the amounts shown on the benefit schedule for the plan you have selected. This includes routine treatment such as examinations and scalings, through to more extensive work such as crowns, bridges and dentures. You can see the full list of treatments on the benefit schedule available from your employer.

Q. Are there any exclusions?

A. Cosmetic treatment, mouth cancer which existed prior to joining the plan, treatment carried out before the policy starts and treatment carried out after exiting the scheme are excluded from the policy.

Q. Can I use any dentist?

A. You can use any dentist you like – NHS or private.

Q. What if I have pre-planned treatment?

A. Unum Dental accept all pre-existing conditions (except mouth cancer), so as long as you wait for your insurance to start before starting the course of treatment, you will be able to make a claim.

Q. Can I claim for treatment carried out abroad?

A. Yes, the Unum Dental policy covers treatment worldwide. Simply obtain an itemised receipt, in English, and submit a claim form in the usual way. You will be reimbursed according to your benefit schedule for the plan you have selected using the exchange rate in force at the date the claim is settled.

Q. How do I make a claim?

1. Take a claim form with you when you visit the dentist and at the end of your course of treatment, ask your dentist or the receptionist to complete the reverse for you.
2. Obtain a receipt as proof of payment and complete the front page of the claim form.
3. Return the completed claim form and receipt to Unum Dental. You can submit these documents online through the [Unum Dental member area](#), via email to dentalclaims@unum.co.uk, by post or fax using the details found on the claim form.

Q. How long does reimbursement take?

A. Provided your claim form is completed in full and you have attached a receipt as proof of payment, your claim should be processed within 5-10 working days of Unum Dental receiving your form. You can choose to be reimbursed by cheque or by BACS.

Frequently asked questions (continued...)

Q. How long do I have to submit a claim?

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

Q. Can I cover my family?

A. You can select cover your partner and/or children, but they must be on the same level of cover as you. Children are covered under the age of 21, or 23 if in full time education.

Q. Are the benefits limits for each insured person covered?

A. The maximum benefits stated on the benefit schedule can be claimed separately for each insured adult. For children, the benefit limits will be shared between any number covered under the policy.

Q. Is orthodontic treatment covered?

A. Orthodontic treatment is covered for children only and up to the maximum amount shown on the benefit schedule.

Q. What happens if I leave the company who has arranged my cover?

A. Your cover will end on the last day of the month in which you leave the company. You will not be eligible to claim for any treatment carried out after this date.

Q. Can I continue my cover with you on an individual basis after I leave the company?

A. Yes. Should you leave your company but want to keep your cover, you should contact Unum Dental within 30 days of leaving for details of your continuation options.

Q. Can I make any changes to my cover throughout the policy year?

A. Changes can only be made mid-year if you have undergone an agreed life event change as defined by your employer, i.e. marriage, divorce, birth, etc. These changes include joining, cancelling, upgrading/ downgrading cover and adding/removing dependants.

Q. What happens if I go on maternity, paternity or parental leave?

A. Cover will normally continue during maternity, paternity or parental leave as long as premiums are paid. If you are paying for the cover yourself you can choose to put your cover on hold and Unum Dental will suspend your premiums. However, you will not be able to claim for any treatment during this period. Once you return to work, you can pick up the cover from where you left off. Please speak with your HR department if you would like to put your cover on hold

Q. What happens if I go on sabbatical leave?

A. You can choose to put your cover on hold and Unum Dental will suspend your premiums. However, you will not be able to claim for any treatment during this period. Once you return to work, you can pick up the cover from where you left off. Please speak with your HR department if you would like to put your cover on hold.

Q. Where can I get additional claim forms?

A. You can call Unum Dental **020 7480 7201**, email dental@unum.co.uk, or visit our website <http://www.unum.co.uk/dental/members> (you will need your membership number – printed on your Certificate of Cover – to log in).

Q. How do I contact Unum Dental?

A. Telephone **020 7480 7201**, Fax **020 7481 2842**, email dental@unum.co.uk.



unum.co.uk/dental

Unum Dental is a trading name of National Dental Plan Ltd. National Dental Plan Limited is authorised and regulated by the Financial Conduct Authority. For new policies and renewals starting from 1st February 2017, Unum Dental will be the trading name of Unum Limited - authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unum Limited will provide the cover, and administer the policies and any subsequent claims. Registered Office: Milton Court, Dorking, Surrey RH4 3LZ. Registered in England 983768.