

## Dental Insurance – FAQ's

**1. Is it possible to add dependents at a later date?**

Cover can only be amended during an election window which will be on an annual basis each October.

The exception to this is if you have a “life event” such as getting married/divorced, birth of a child, move house, etc.

**2. I have a dental appointment prior to the start date of my policy, can I still claim?**

Only treatment from the inception date of your policy can be claimed towards.

**3. Can I cancel after signing up and if so, will this incur a penalty fee?**

Once you have signed up to the benefit, you will be enrolled for 12 months and will only be able to cancel the policy at the next enrolment window if you undergo a life event, or leave the company.

**4. What happens to my policy if I leave the University?**

You will leave the corporate scheme and as such the corporate rates. You may wish to take the opportunity to take cover as a private member.

**5. If I have Clear Plus 1 cover, can I claim if I use a private dentist?**

Yes, but you will only be reimbursed at NHS rate for the treatment and therefore possibly not the full amount of the treatment.

**6. If I don't enrol this year, can I do so at a later date?**

You will be eligible to join at the next annual election window open each October.

**7. I joined the University after the election window closed, do I still need to wait until next October to enrol?**

If you have joined the University after the enrolment period ends, as a new employee you will be able to register within 30 days of receiving your Edenred login.

**8. What is meant by NHS Dental Cover?**

All treatment costs will be reimbursed at the current NHS rate<sup>1</sup>.

**9. If I claim for overseas treatment, what costs can I claim for?**

You can claim for a maximum as per the level of cover you are insured for. For example, if you have Clear Plus 1 cover and have a silver filling – 1 surface, you will be reimbursed at the NHS rate for that treatment.

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<sup>1</sup>*This will be at the NHS rate of where you had your treatment; if in Scotland, you'll be reimbursed in line with the NHS Scotland charges; if treatment received in England, you'll be reimbursed the NHS England charges etc.*

**10. Does this cover dental hospitals as well as dental practices?**

Yes

**11. Is the repayment taken straight from my monthly salary?**

No, repayment is made directly through direct debit. This will allow you the flexibility to determine which date you would like the repayment to be taken from your bank account.

**12. What is considered cosmetic treatment?**

Anything that is not recommended treatment by a dentist. For example, if you want teeth whitening.

If you are unsure, you should contact Unum in advance of treatment commencing in order to receive confirmation.

**13. Can you amend your level of cover at the next election window?**

Yes, you can change the level of cover, including who is covered at each election window in October.

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