

Clear Extra Benefit Schedule

The table below lists the treatments and maximum benefits available for the Policy Period. These benefits apply to each person named on the Confirmation of Cover.

		Clear Extra 1	Clear Extra 3	Clear Extra 5
NHS Charges	Full cover for NHS dental treatment charges	✓	✓	✓
Preventative treatment	Routine check-ups and examinations – per policy period	Up to NHS limits	£75	£100
	Scale and polish with a dentist or hygienist – per visit	Up to NHS limits	£60	£80
	Small x-rays (bitewings, intraoral or periapical) – per x-ray	Up to NHS limits	£8	£12
	All other dental X-rays or scans – per x-ray	Up to NHS limits	£25	£38
Restorative treatment	Periodontal treatment – per course of treatment	Up to NHS limits	£95	£110
	Silver or amalgam filling – per tooth	Up to NHS limits	£45	£65
	White or composite filling – per tooth	Up to NHS limits	£65	£100
	Application of fissure sealant (per quadrant) or topical fluoride (any number of teeth)	Up to NHS limits	£35	£45
	Root canal treatment - per tooth	Up to NHS limits	£155	£300
	Simple extraction – per tooth	Up to NHS limits	£32	£55
	Surgical extraction – per tooth	Up to NHS limits	£65	£100
	Implant – per implant, including implant restoration/crown	Up to NHS limits	£600	£1,000
	Crown – per tooth	Up to NHS limits	£245	£395
	Post for crown – per tooth	Up to NHS limits	£50	£75
	Bridge – any number of teeth	Up to NHS limits	£600	£900
	Repairs to a Crown or Bridge	Up to NHS limits	£35	£60
	Veneer – per tooth	Up to NHS limits	£235	£340
	Inlay/onlay – per tooth	Up to NHS limits	£175	£315
	Denture – per denture	Up to NHS limits	£450	£675
	Repair or relines denture	Up to NHS limits	£35	£60
Emergency & other treatment	Emergency dental treatment - up to 4 incidents per policy period	Up to NHS limits	£250 for each emergency incident	£250 for each emergency incident
	Child orthodontic treatment – per policy period	N/A	£475	£650
	Adult orthodontic treatment – per policy period (IOTN grades 4 & 5 only)	N/A	£475	£650
	Mouth guards and splints	Up to NHS limits	£60	£70
	General anaesthetic or sedation – per visit	Up to NHS limits	£70	£85
	All other clinically necessary restorative treatment – per policy period	Up to NHS limits	£80	£105
	Overnight hospital stays - up to a maximum of £1,000 per policy period	£100 each night	£100 each night	£100 each night
	Accident/injury dental treatment – per policy period	Up to NHS limits	£3,000	£4,000

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Emergency &	Mouth cancer treatment – lifetime limit	£20,000	£20,000	£20,000
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More information about the benefits

Choose any dentist, anywhere worldwide

Employees can choose to visit any dentist of their choice for treatment, anywhere in the world.

Courses of treatment

A course of treatment means the clinically necessary procedures identified or planned by a dentist after an initial examination to restore oral health.

NHS dental treatment

What is covered	What is not covered
<ul style="list-style-type: none"> Costs for dental treatment carried out under the NHS will be reimbursed in full. If the member selects the Clear Extra 1 plan and receive private dental treatment, we will reimburse the NHS equivalent charge for the whole course of treatment received. 	<ul style="list-style-type: none"> General exclusions - please see the end of this schedule for further details.

How NHS dental treatment charges work

The NHS will provide any clinically necessary treatment needed to keep the patient’s mouth, teeth and gums healthy and free of pain.

Different NHS charges apply depending on the region of the UK. Please see [this guide](#) for more information designed to help members understand the different fees and how to make a claim.

Please note that NHS dentists are also able to charge privately for certain treatments and we would therefore recommend speaking with a dentist to understand how treatment will be provided before receiving treatment.

If NHS dental treatment is received, the charges will be reimbursed in full on all levels of cover. Private dental treatment charges will be reimbursed up to the limits shown in the table above.

Preventative treatment

Preventive dental care helps maintain oral health and if necessary, identify any necessary treatments needed to restore it.

What is covered	What is not covered
<ul style="list-style-type: none"> Routine check-ups, examinations (including virtual examinations), new patient examinations & specialist dental assessments including orthodontic or implant assessments. Scale and polish with a dentist or a hygienist. Small x-rays which show a section of the mouth or a specific tooth such as bitewings, intraoral or periapical. All other dental X-rays such medium, large, panoramic x-rays or CT scans. 	<ul style="list-style-type: none"> Consultations or x-rays relating to cosmetic treatment. General exclusions - please see the end of this schedule for further details.

Restorative treatment

If a dentist identifies clinically necessary treatment during the examination, they will recommend a course of treatment to repair or replace damaged teeth and restore oral health.

What is covered	What is not covered
<ul style="list-style-type: none"> Clinically necessary dental treatment to repair or restore oral health as listed in the benefit table. Where a listed restorative treatment requires multiple visits to complete, we will reimburse the amount shown in the table for the whole course of treatment received and not for each individual visit, as follows: <ul style="list-style-type: none"> Periodontal treatment – treatment for Periodontitis received which may require multiple visits. Root canal treatment – treatment for infection in the centre of a tooth which may require multiple visits. Implants – the preparation, supply and fit of a dental implant, including the cost of the implant screw/abutment and restoration/crown. Crowns and Veneers - the preparation, supply and fit of a crown or veneer. Bridges and Dentures – the preparation, supply and fit of each Denture or Bridge across any number of teeth. 	<ul style="list-style-type: none"> Implants or bridges which are fitted to a gap in the mouth which existed prior to joining the plan unless the member was previously covered for dental treatment under another insurance policy immediately before joining this policy. The member will need to provide confirmation of coverage under the previous insurer's dental policy with the claim. General Exclusions - please see the end of this schedule for further details.

Emergency treatment

What is covered	What is not covered
<ul style="list-style-type: none"> Treatment carried out during a single emergency dental appointment to alleviate pain or discomfort, including call-out fees and prescription charges. 	<ul style="list-style-type: none"> Permanent restorative treatment provided in subsequent appointments. This will be reimbursed according to the benefits as listed in the table. General exclusions - please see the end of this schedule for further details.

Orthodontic treatment

What is covered	What is not covered
<ul style="list-style-type: none"> Adult orthodontics treatment charges where graded 4 or 5 on the Index of Orthodontic Treatment Need (IOTN) scale. Child orthodontic treatment charges for insured children up to and including the age of 25, at any grade on the Index of Orthodontic Treatment Need (IOTN) scale. 	<ul style="list-style-type: none"> Adult orthodontics treatment charges where graded 1-3 on the IOTN scale. Child orthodontics treatment charges for children insured on the policy who are aged 26 or over. General exclusions - please see the end of this schedule for further details.

Other treatment

What is covered	What is not covered
<ul style="list-style-type: none"> Mouth guards and splints to protect teeth from injury or grinding - including sports guards. General anaesthetic or sedation as part of treatment including Intravenous (IV) sedation or inhalation sedation. Overnight hospital stays where the member, or eligible dependant is admitted as an in-patient and the overnight stay is primarily related to dental treatment. All other clinically necessary treatment which is not listed in the benefit table but is required to restore oral health. 	<ul style="list-style-type: none"> General exclusions - please see the end of this schedule for further details.

Accident/injury dental treatment

What is covered	What is not covered
<ul style="list-style-type: none"> Treatment to restore oral health to its pre-accident condition following a sudden and unexpected identifiable incident which causes injury, including injuries caused when eating or drinking. 	<ul style="list-style-type: none"> General exclusions - please see the end of this schedule for further details.

Please note: Accident/injury cover will be considered a single course of treatment, with accepted claims paid according to the Policy Period in effect at the time of the accident/injury. All related treatments will be deducted from the benefit limit applicable on the date of the accident/injury. Treatment must begin within 6 months of the accident/injury and be completed within 24 months. Coverage for the accident/injury will end when the member's policy coverage ends, as per the policy's terms and conditions.

Mouth cancer treatment

What is covered	What is not covered
<ul style="list-style-type: none"> Mouth cancer treatment - for all appropriate treatment including reconstructive facial plastic surgery, oral therapies and restorative dental treatments. 	<ul style="list-style-type: none"> Treatment for mouth cancer where mouth cancer as defined below was identified prior to joining the plan. General exclusions - please see the end of this schedule for further details.

Please note: We consider mouth cancer to be a malignant tumour, tissue or cells, primarily in the oral cavity, lips, tongue or pharynx, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This benefit can only be paid once in the policy lifetime of an insured member under this policy, or any other policy provided by us. Mouth cancer cover will end when cover ends for the member, as per the terms and conditions of the policy.

General exclusions

We will not cover:

- Cosmetic treatment – dental treatment which is purely to improve appearance and is not required to restore oral health.
- Treatment carried out before cover under this policy starts or after cover ends.
- Missed appointment fees and dental sundries and consumables such as toothbrushes and dental hygiene products.