

Maintaining everyday wellbeing and performance

Your renewal quote

Email: corporatedental@simplyhealth.co.uk



Calls may be recorded for training, monitoring and servicing purposes.

Denplan is a trading name of Denplan Limited, an Appointed Representative of Simplyhealth Access for arranging and administering dental insurance, and is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Simplyhealth Access is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Limited only arranges insurance underwritten by Simplyhealth Access. Simplyhealth Access (registered no. 183035) and Denplan Limited (registered no. 1981238) are registered and incorporated in England and Wales. The registered offices for these companies is Hambleton House, Waterloo Court, Andover, Hampshire SP10 1LQ. Denplan Limited and Simplyhealth Access are both members of the Simplyhealth group of companies.

Denplan Lucent table of cover

This product is suitable for someone who would benefit from support with everyday dental healthcare costs. Including costs like NHS and private dental check-ups. You'll also have cover towards unforeseen events like dental accidents, emergencies, and mouth cancer cover.

There are no annual limits
Benefits are for each person covered on the policy
Covered children will receive their own benefit entitlement

			Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Routine checks - each occasion								
Examinations	Normal, routine, recall examinations	100% payback up to NHS limits	£27	£32	£37	£46	£57	
	Extensive, New patient, Specialist consultation		£46	£57	£75	£81	£86	
X-rays (each X-ray)	Small, Intra Oral, Bitewing		£8	£9	£10	£12	£14	
	Large, OPG, CT scan		£17	£23	£29	£35	£40	
Routine treatments - each occasion								
Cleaning	Scale & Polish, Hygiene	100% payback up to NHS limits	£48	£60	£70	£75	£81	
Fillings	Silver		£37	£47	£58	£68	£79	
	White		£52	£70	£83	£95	£110	
Major treatments - each full course of treatment (including preparation, supply and fit)								
Crown (each tooth)			£200	£242	£315	£410	£494	
Post (each tooth)			£42	£53	£63	£74	£84	
Root canal (each tooth)			£116	£167	£198	£236	£347	
Bridge (any number of teeth)			£420	£578	£735	£893	£1,050	
Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)			£210	£236	£263	£289	£315	
Orthodontic (IOTN grade 4 – 5) IOTN stands for Index of Orthodontic Treatment Need. For further details visit the British Orthodontic Society: www.bos.org.uk			£420	£499	£578	£656	£735	
Denture - upper (partial or full)			£378	£504	£630	£714	£798	
Denture - lower (partial or full)			£378	£504	£630	£714	£798	
Inlay, Onlay (each tooth)			£210	£236	£263	£315	£368	
Veneer (each tooth; clinically necessary)			£210	£236	£263	£310	£410	
Periodontal, Gingivectomy (each course of treatment)			£89	£95	£105	£116	£126	
Repairs (for example recementation of a crown or bridge)			£46	£52	£57	£63	£75	
Extraction - simple (each tooth)			£28	£35	£44	£57	£72	
Extraction - surgical (each tooth)			£58	£63	£68	£105	£137	
Treatment extras - each requirement								
Fissure sealant			£29	£35	£46	£57	£69	
Topical fluoride application			£28	£37	£40	£44	£46	
Sedation, Local anaesthetic			£74	£79	£84	£89	£95	
Mouthguard (including sport), Splinting, Post orthodontic retainer			£53	£58	£63	£68	£74	
Other clinically necessary restorative treatment not listed			£68	£79	£89	£105	£121	
NHS treatment								
100% payback up to NHS limits			✓	✓	✓	✓	✓	✓

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Each person is also covered for the following benefits up to an annual limit:

Emergency and injury	
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each.
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each.
Worldwide telephone consultations for dental emergency or dental injury	100% When referred by Denplan through the emergency dental helpline.
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.
Mouth cancer cover	£20,000 Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.
Smile Centre (These services can be accessed through the Smile Centre via your online account at www.denplan.co.uk/employeeonline)	
24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to six structured telephone counselling sessions for each issue, in each year.
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.

Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Part of these services are provided by a Third Party Provider.

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Is this product right for you?

To ensure this product is suitable for your company's needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday dental healthcare?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to be able to claim back towards the costs of dental healthcare appointments?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If you've answered 'No' to all of these questions above this product may not be suitable for your needs. Please check the full policy documentation to make sure this product and your chosen level will meet your needs before completing your application. We do not provide advice or recommendations.

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Denplan Lucent pricing

The terms shown below are valid for 12 months from the commencement date and include IPT at the prevailing rate if applicable. Full product benefits and exclusions are enclosed within the policy handbook.

Previously, we have shared your renewal terms in a digital format, but due to new legislation, we are required to seek your preferences for receiving your product information moving forward. Therefore, we will continue to share these with you in a digital format, unless you notify us that you would prefer us to receive them through the post. Receiving these document through the post will incur no extra charge, but it would be more environmentally friendly for you to use an electronic method.

Account Name	The Kingfisher Group	Ultima Group	GR19-0000679
Quote Name	The Kingfisher Group - 2026 Renewal - Revised	Reference	
	Mainland Pricing	Start Date	01/04/2026
Dental Broker	Direct Business		

Level of Cover	Family Cover	Monthly Premium	Annual Premium
Lucent - Level 1	Employee	£12.95	£155.40
Lucent - Level 1	Employee, Plus partner	£25.80	£309.60
Lucent - Level 1	Single Parent Family	£21.95	£263.40
Lucent - Level 1	Family	£34.80	£417.60
Lucent - Level 2	Employee	£20.85	£250.20
Lucent - Level 2	Employee, Plus partner	£41.70	£500.40
Lucent - Level 2	Single Parent Family	£35.40	£424.80
Lucent - Level 2	Family	£56.15	£673.80
Lucent - Level 3	Employee	£28.15	£337.80
Lucent - Level 3	Employee, Plus partner	£56.40	£676.80
Lucent - Level 3	Single Parent Family	£47.95	£575.40
Lucent - Level 3	Family	£75.95	£911.40

Created By	Claire Campbell	Created Date	24/11/2025
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