

Denplan Lucent Direct 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
Dental 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							
Cleaning	Scale and polish, Hygiene (each occasion)	100% payback up to NHS limits	£48	£60	£70	£75	£81
Fillings	Silver (each tooth)		£37	£47	£58	£68	£79
	White (each tooth)		£52	£70	£83	£95	£110
Major treatments - each full course of treatment(including preparation, supply and fit)							
Crown (each tooth)		100% payback up to NHS limits	£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	£789
Denture - lower (partial or full)			£378	£504	£630	£714	£789
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		100% payback up to NHS limits	£29	£35	£46	£57	£69
Topical fluoride application			£28	£37	£40	£44	£46
Sedation with 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		✓	✓	✓	✓	✓	✓

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

Dental 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

Please refer to the policy handbook for full terms and conditions.



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