## **unum** DENTAL

# Which plan is **right for me?**

#### If you've decided you need dental cover in your life – but don't know which plan to go for, this guide may help.

- Try comparing your own dentist's charges to the cover available. Check-up and hygienist fees are usually a good indicator of suitability.
- Here are some useful things to think about to help you pick a plan:
- **Q:** Do you usually have NHS treatment, private or a mix of both?
- **A:** All of the plans cover 100% of any NHS costs up to the annual limit, we can also help with cover towards the price of private treatment.

- **Q:** If private, are the fees usually low, reasonable or expensive?
- A: Our plans have increasing reimbursement amounts up to the annual limit, the higher the plan number, the more you can get back.
- **Q:** Are you, your partner or your children likely to need a lot of treatment this year?
- A: Selecting a plan with family cover which takes any future treatment needs into account will help to ensure you have enough cover. Don't forget, our plans include pre-existing conditions apart from mouth cancer.

Finally, the following scenarios may also help you find a plan that's right for you.

#### Person A

- Good oral health with little previous dental treatment.
- Visits an NHS dentist for check-ups twice a year, and the occasional scale and polish.
- Visits a private hygienist.

### Person B

- Visits a private dentist and has received treatment such as fillings and crowns in the past.
- Goes for two check-ups per year, based on their dentist's advice.

#### Person C

- Visits a private dentist with their partner and children.
- Had extensive dental work in the past.
- Advised they may need further dental treatment in the future.
- Has a son who needs future orthodontic treatment.



This guide is not intended to give advice. Cover levels, annual limits and exclusions apply. Please read the policy documents carefully before applying to decide which level of cover is right for you.

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