

# Your Clear benefit schedule

The table below lists the treatments and cover available under this policy. Please see 'More about your benefits' for full details and policy exclusions.

|                                     |  | Clear 2 | Clear 3 | Clear 5 |
|-------------------------------------|--|---------|---------|---------|
| <b>Overall limit</b>                | Annual limit for all listed treatment <sup>1</sup> | £1,500  | £2,000  | £2,500  |
| <b>NHS</b>                          | 100% NHS dental cover                              | ✓       | ✓       | ✓       |
| <b>Check-ups</b>                    | Examinations (annual limit)                        | £65     | £75     | £100    |
| <b>X-ray</b>                        | Small x-ray (4 per policy year)                    | £6      | £8      | £11     |
|                                     | Medium x-ray (4 per policy year)                   | £9      | £12     | £20     |
|                                     | Panoral (large) x-ray (1 per policy year)          | £16     | £25     | £40     |
| <b>Scalings</b>                     | With a dentist (2 per policy year)                 | £15     | £20     | £40     |
|                                     | With a hygienist (2 per policy year)               | £50     | £60     | £80     |
| <b>Fillings</b>                     | Silver filling - 1 surface                         | £25     | £35     | £45     |
|                                     | Silver filling - 2 surfaces                        | £35     | £45     | £55     |
|                                     | Silver filling - 3 surfaces or more                | £40     | £50     | £70     |
|                                     | White filling - 1 surface                          | £35     | £43     | £55     |
|                                     | White filling - 2 surfaces                         | £45     | £55     | £65     |
|                                     | White filling - 3 surfaces or more                 | £50     | £60     | £80     |
|                                     | Pin for filling                                    | £9      | £11     | £15     |
| <b>Root treatments</b>              | Root canal - Incisor/Canine                        | £70     | £90     | £130    |
|                                     | Root canal - Premolar                              | £70     | £100    | £160    |
|                                     | Root canal - Molar                                 | £90     | £150    | £225    |
|                                     | Apicectomy   | £38     | £70     | £90     |
| <b>Extractions</b>                  | Extraction   | £20     | £25     | £55     |
|                                     | Surgical extraction                                | £45     | £55     | £80     |
| <b>Veneers and inlays</b>           | Veneer (prior approval required)                   | £100    | £110    | £200    |
|                                     | Inlays   | £120    | £130    | £300    |
| <b>Implants, crowns and bridges</b> | Implant <sup>2</sup>                               | £300    | £360    | £600    |
|                                     | Crown  | £160    | £250    | £350    |
|                                     | Post for crown                                     | £30     | £40     | £60     |
|                                     | Conventional bridge (any number of units)          | £300    | £360    | £600    |
|                                     | Adhesive bridge (any number of units)              | £180    | £210    | £350    |
|                                     | Re-fix, re-cement crown or bridge                  | £25     | £20     | £40     |
| <b>Dentures</b>                     | Acrylic upper or lower denture                     | £95     | £100    | £200    |
|                                     | Acrylic upper and lower denture                    | £190    | £200    | £400    |
|                                     | Chrome upper or lower denture                      | £180    | £190    | £275    |
|                                     | Chrome upper and lower denture                     | £360    | £380    | £550    |
|                                     | Repair or reline denture                           | £30     | £35     | £40     |

|              |   |         |         |         |
|--------------|---|---------|---------|---------|
| And the rest | Anaesthetic (per visit)                                 | £50     | £60     | £75     |
|              | Child orthodontics (annual limit) <sup>3</sup>          | £250    | £325    | £475    |
|              | Mouthguards - including sports guard                    | £50     | £55     | £65     |
|              | Emergency charge  | £25     | £30     | £40     |
|              | Overnight hospital stay - excl. ROI (1 per policy year) | £30     | £35     | £45     |
|              | Accident/injury (annual limit)                          | £1,500  | £2,000  | £2,500  |
|              | Mouth cancer  | £10,000 | £10,000 | £10,000 |
|              | Personal Protective Equipment (PPE) (annual limit)      | £50     | £50     | £50     |

<sup>1</sup>Except for accident/injury treatment and mouth cancer cover which have a separate limit.

<sup>2</sup>This reimbursement covers all visits related to the implant including fitting the implant crown. We will not pay for more than one implant if a bridge could be fitted as an alternative.

<sup>3</sup>Insured children only. Maximum age limit of 25 applies to child orthodontic claims.

## More about your benefits

### Accident/injury cover

Treatment required as a result of an accident/injury will be subject to the individual treatment maximums shown in the benefit schedule.

By accident/injury, we mean a sudden and unexpected identifiable incident which causes injury, including injuries caused when eating or drinking. Treatment must start within 6 months of the incident date and be completed within 24 months. Accident/injury cover is provided against a single course of treatment and will be paid in line with the policy year in force at the time of the incident. Cover for the incident will end if you leave or cancel your policy. By course of treatment, we mean the initial treatment identified or planned by your dentist from the first examination following the accident.

### Mouth cancer cover

This is the policy lifetime limit for all eligible treatment including reconstructive facial plastic surgery, oral therapies and restorative dental treatments. 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. Mouth cancer cover will end if you leave or cancel your policy.

### Exclusions

We will not cover cosmetic treatment, mouth cancer which existed prior to joining the plan, prescription fees, treatment carried out before your cover starts and after your cover ends.

### Personal Protective Equipment (PPE)

We consider PPE to mean any personal protective equipment including face coverings for which you or an insured dependant have been charged whilst visiting your dentist for any insured treatment shown in your benefit schedule.

Reimbursement for PPE charges will only be made where the charge is listed in a separate line in the itemised receipt.

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## Additional information

Dental treatment you receive which is not listed on the benefit schedule will be reimbursed at the amount you would pay if you received a course of treatment under the English NHS (where an equivalent amount can be found).

We recommend that you check treatment costs prior to your appointment as these can vary. NHS dentists can choose to charge privately for certain treatments, you can check current NHS charges on the [NHS Choices](#) website.