



Join us as we explore Unum's dental offering

World Fuel Services Europe - 25/02/2025

unum®

Unum Dental

Making the cost of essential dental treatment more affordable

Unum Dental offers reimbursement towards the cost of preventative, restorative and emergency dental care such as check-ups, hygienist visits, fillings, crowns and even dental implants as well as much more.

It reimburses you for eligible treatments up to the policy limits. You can also add family members to the policy at additional cost.



What makes us special – Our key features

Immediate cover (01/04/2025)

You can start making claims immediately from the policy start date

Worldwide cover

You can choose to visit any dentist anywhere in the world

Family cover

You can include your partner, children for an additional cost on to the policy¹

100% NHS dental charges

Any NHS dental charges are covered in full

Fast claims payment

Via our simple, online paperless process

Cover for pre-existing conditions

as well as planned and pending treatment²

Orthodontic cover for adults and children

Children are covered on all IOTN grades

Mouth Cancer cover

Cover for the cost of all appropriate treatments

Added value services

As a member you get access to Toothfairy and BenefitHub

¹ On the same level of cover at an additional cost ²Excludes implants or bridges which are fitted to a pre-existing gap in the mouth, unless cover was previously held under another dental insurance policy. ³Numbers reflective of Q3 2023

Radiant Extra Benefit Schedule



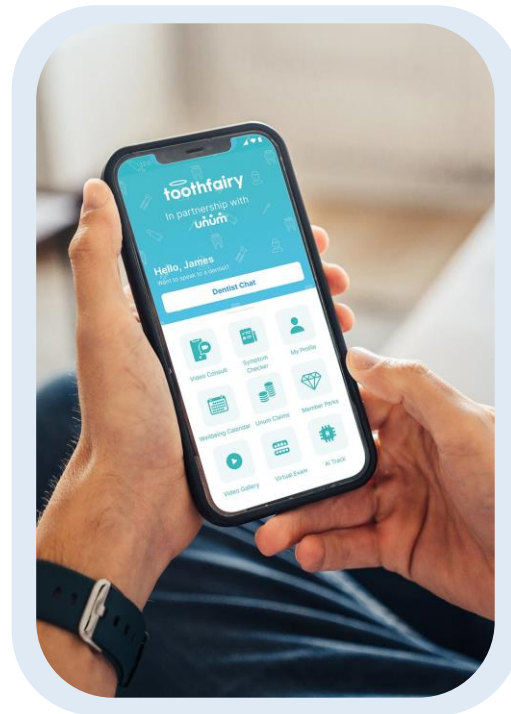
		Radiant Extra 3	Radiant Extra 5
NHS Charges	Full cover for NHS dental treatment charges	✓	✓
Preventative treatment	Routine check-ups and examinations – per visit	£50	£80
	Scale and polish with a dentist or hygienist – per visit	£60	£100
	X-rays – per policy year	£50	£90
Restorative treatment	Fillings & root canal treatment – per policy year	£275	£385
	Extractions – per policy year	£175	£250
	Major treatment: Implants, crowns, bridges, dentures, veneers and all other clinically necessary dental treatment – per policy year	80% of treatment cost up to £500	80% of treatment cost up to £2,200
Emergency & other treatment	Emergency dental treatment - up to 4 incidents per policy year	£250 for each emergency incident	£250 for each emergency incident
	Child orthodontic treatment – per policy year	£375	£550
	Adult orthodontic treatment – per policy year (IOTN grades 4 & 5 only)	£375	£550
	Mouth guards and splints – per policy year	£55	£65
	Overnight hospital stays - up to a maximum of £1,000 per policy year	£100 each night	£100 each night
	Accident/injury dental treatment – per policy year	£5,000	£7,000
	Mouth cancer treatment – lifetime limit	£20,000	£20,000

Introducing Toothfairy – In partnership with Unum

Digital dental care on demand

From your policy start date you have access to an award-winning digital dental app, founded by dentists to help you access dental care on demand and prevent future dental issues. Toothfairy is available at no additional cost, making high-quality dentistry services available immediately.

Toothfairy's services are available via one easy-to-use bespoke Toothfairy app, providing support and guidance for everyday preventative dental care, help for dental emergencies and personalised oral health tips.



Dental services at employees' fingertips

What makes this offering unique for Unum Dental Members?

All Toothfairy services are accessed via our bespoke version of the Toothfairy app, which has been tailored to provide you with a seamless entry point to wider Unum Dental services, services include:

Dentist chat¹

Symptom checker

Video consultations and prescriptions²

Member perks - on cosmetic treatments³

Videos and articles on dental health

Unum's Wellbeing Calendar

Retail 'Discounts and savings' provided by BenefitHub

Unum's claims portal

¹Dentist chat is available in app 7 days a week, core operating hours 9am – 8pm (response time within 24 hours)

²Video consult is available at a price to the employee, video calls are charged at £29.00 and private scripts are charged at £19.99. A separate cost of the medication is to be paid at the pharmacy and is set independently by the chosen pharmacy.

³Member perks include discounts on teeth whitening and straightening treatments



How to access the services?

You just need to follow a few simple steps to access all the services:

1

In your Welcome email from Unum Dental (sent following your policy start date) you will be provided with a unique Toothfairy joining code and instructions on how to register.

2

Download the Tooth Fairy app from the App Store or Google Play.

3

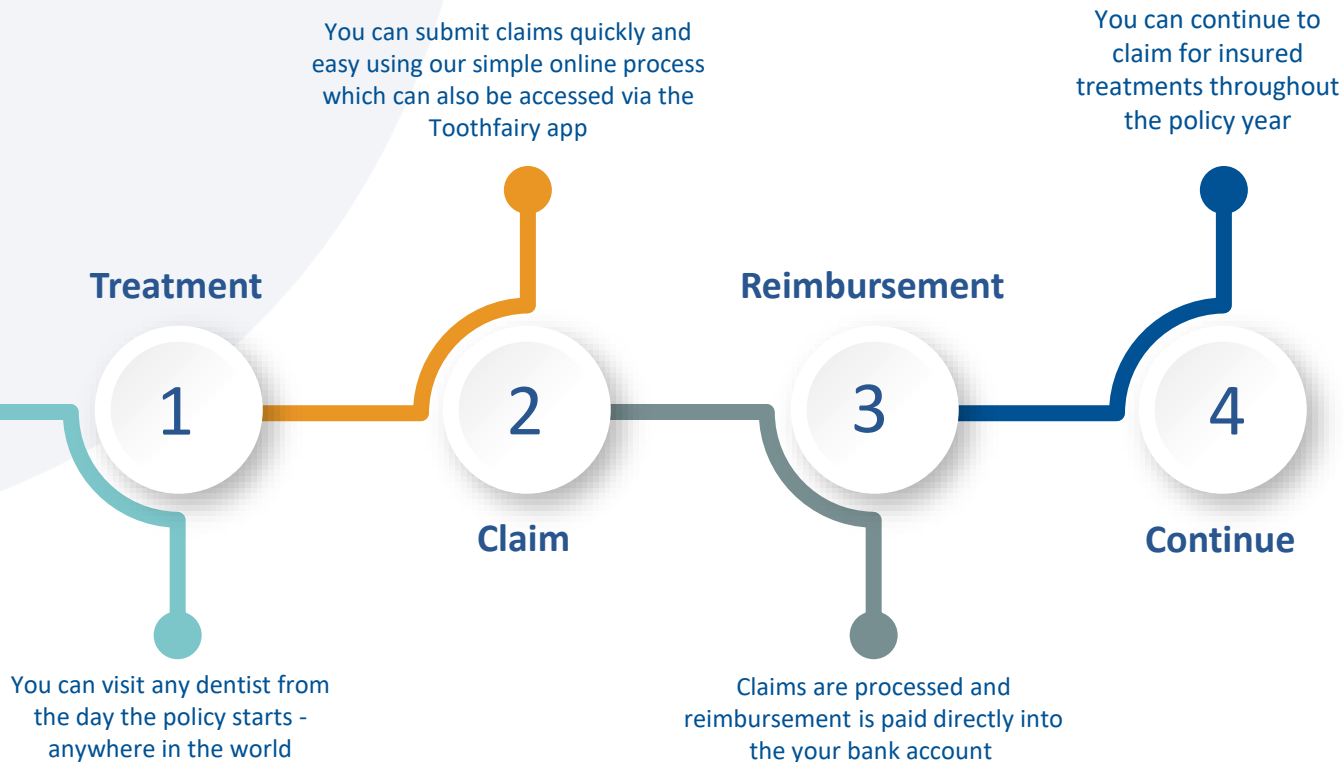
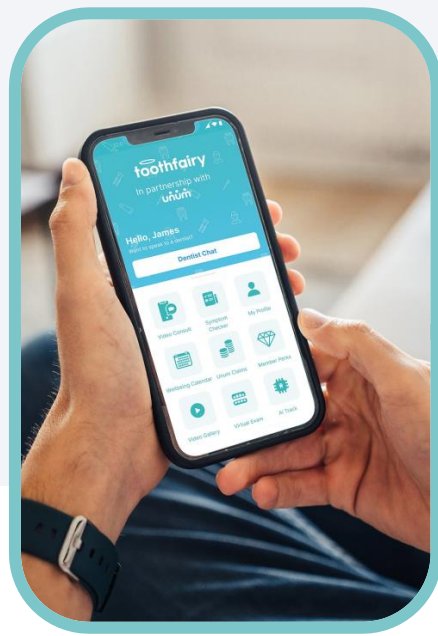
Complete your profile in the 'My Profile' section and provide the requested information.

4

In 'My Profile', select 'Codes' and enter the joining code to gain access to the tailored version of the Toothfairy app in partnership with Unum.

To unlock features, you need to add their join code in the 'My Profile' section of the app before all options become available. If you still can't access the services, you can use the 'Chat' option to get help.

Our quick and easy claims process



Key points to take away

Cover to help
manage the cost
of important
dental treatment

Our quick and easy
claims process

Exclusive access
to Digital dental
care from
Toothfairy



To speak to one of our team please call 0345 850 9439



To contact us via email: dental@unum.co.uk

Questions



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Thank you



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