

# Your Radiant 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.

		Radiant 1	Radiant 2	Radiant 3	Radiant 4	Radiant 5
NHS	100% NHS dental cover	✓	✓	✓	✓	✓
Preventative	Examinations (2 per policy year)	100% NHS	£20 each	£40 each	£50 each	£60 each
	Scaling with the dentist or hygienist (2 per policy year)	100% NHS	£40 each	£50 each	£65 each	£85 each
	X-rays (annual limit)	100% NHS	£20	£40	£50	£60
Minor treatment	Fillings & root canal treatments (FRCT) (annual limit)	100% NHS	£150	£250	£300	£350
	Other treatment - defined below (annual limit)	100% NHS	£50	£75	£100	£125
	Extractions (annual limit)	100% NHS	£125	£175	£225	£250
Major treatment	Implants (level 4 & 5 only), crowns, bridges & dentures (incl. posts, temporary fittings, re-fix/re-cement and repairs), inlays & veneers <sup>1</sup> (annual limit)	100% NHS	80% up to £275	80% up to £450	80% up to £575	80% up to £2,000
Additional benefits	Child orthodontics (annual limit) <sup>2</sup>	100% NHS	£325	£375	£450	£550
	Mouthguards (annual limit)	100% NHS	£50	£55	£60	£65
	Emergency call out charge	100% NHS	£75 each	£100 each	£125 each	£150 each
	Overnight hospital stay (excl. ROI) (per night) <sup>3</sup>	100% NHS	£50	£75	£100	£125
	Accident/injury treatment (annual limit)	N/A	£4,000	£5,000	£6,000	£7,000
	Personal Protective Equipment (PPE) (annual limit)	£50	£50	£50	£50	£50
	Mouth cancer	£20,000	£20,000	£20,000	£20,000	£20,000

<sup>1</sup>Veneers require prior approval before treatment.

<sup>2</sup>Insured children only.

<sup>3</sup>£1,000 annual maximum.

## More about your benefits

### Other treatment

Other treatment is subtracted from the 'FRCT' annual limit shown in the table and is defined as: periodontal treatment, stoning/smoothing, fissure sealants, study models, sensitive cementum, pins and dressings.

### Accident/injury cover

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.

[unum.co.uk/dental](http://unum.co.uk/dental)

---

## Exclusions

We will not cover cosmetic treatment, mouth cancer which existed prior to joining the plan, any treatment not listed in the schedule, 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.

---

## Additional information

If you receive private treatment under the Radiant 1 plan, we will reimburse the NHS equivalent charge for the whole course of treatment received.

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.