



Spotlight on...

Company Dental Plans



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Spotlight on Company Dental Plans

The healthiness of mouth, teeth and gums affects employee wellbeing and enjoyment of life. It can have a real impact on self-esteem and confidence. Yet many employees have difficulty in accessing cost effective dental treatment. Company Dental Plans provide a valuable benefit to help cover the cost of dental expenses which can sometimes be substantial.

How do they work?

A Company Dental Plan is a policy that covers the cost of dental check-ups and treatment, which can either be through the NHS or privately. It also provides the reassurance of having cover for unforeseen events like dental accidents, emergencies, and mouth cancer. Many insurers provide a choice of cover levels allowing plans to be tailor made to fit the business requirements and budget.

Most plans cover 100% of NHS treatment costs.

The employer chooses which employees (usually a minimum of 3 required) they would like to cover and at what level (there is a choice of levels). This determines how much the employee can claim back each year towards their dental treatment. There are relatively few providers of Company Dental Plans, and the cover can vary between them but here are the benefits that are typically included:

- Dental examinations and treatment (NHS or Private) whether routine or major
- Scale and polishes, x-rays, and periodontal treatments
- Dental accident and emergency cover (including sports injuries)
- Choice of any UK dentist
- Treatment can be sometimes be received while overseas
- Oral cancer

The employee receives their treatment and pays. They submit a claim and their receipt and reimbursement is sent directly to their bank account. There is no excess and some dentists even offer discounts as part of their network schemes. Partners/ spouses and children can be covered, either as a company paid or employee paid option.

Why do businesses need Company Dental Plans?

Many employees do not have a dentist they visit regularly, and often this can be due to affordability. Offering employees access to a good dental plan encourages them and gives them an incentive to look after their oral health. Offering a benefit like dental cover can help attract and retain quality employees as it is something they are likely to value.

45% adults in the UK (according to The British Society of Dental Hygiene and Therapy) are affected by gum disease. This can not only increase the risk of serious conditions such as heart disease and strokes, but there are known links between gum disease and pre-term births as well as negative impacts on other medical conditions such as diabetes.

Regular dental checks ups and preventative care can help to spot and treat gum disease and illnesses like oral cancer early, and address any issues before painful and serious problems occur. They can help to reduce the number of lost working days due to sickness which can be disruptive for an employer.

Costs

Cost depends on the number of employees and the level of cover selected for them. We can provide examples as a guideline or can request market quotes.

*Under current tax legislation a Company Dental Plan is viewed as a P11d Benefit in Kind Expense.



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**To request a free consultation or
Company Dental Plan quote please contact us:**

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