

# Corpora Dental Plans

We are a dedicated provider of dental care aimed at the corporate market. Corpora dental plans are underwritten by Hiscox Insurance Company Ltd and provide generous limits, excellent cover and ease of claiming. Our plans are the first to offer direct reimbursement to dental clinics ensuring that employee's do not pay for treatment upfront. We offer data reports so HR departments can track how often the plans are being used which ensures employee's oral health is kept at an optimum level reducing their time away from work for dental emergencies.

## LEVELS OF CARE

### Level 1

Emergency care cover

- Dental emergencies up to £800
- Accidental damage up to £10,000
  - Hospital stays up to £1250
- Oral cancer lifetime up to £10,000

### Levels 2, 3, 4 and 5

Four different plans to choose from.

All four plans include all the emergency care cover in level 1 with the addition of varying levels of reimbursement towards minor, major and preventative dental care.

For full level of care details included in each plan please see overleaf.

## How are we different to other Dental Plans?

- 1) Corpora Dental Plans have a preferred network of dentists that are handpicked nationally. This ensures that we can find your employee a same day dental appointment near to their work or home.
- 2) Corpora Dental Plans also offer direct reimbursement so the employee does not have to pay large dental fees upfront.
- 3) Corpora Dental Plans have negotiated special prices with our dental practice network to ensure value for money for your employee's but they are free to take the dental plan to any practice and we will have a network close to you.
- 4) Employee's can track in real time their claims being handled.
- 5) Corpora Dental Plans provide data which enables HR to track how often the plans are being used. This helps to ensure employee's oral health is kept at an optimum level thereby reducing their time away from work for dental emergencies.
- 6) Corpora Dental Plans can organise onsite dentists if required.
- 7) 24 hour helpline for your employees.
- 8) Free oral health packs for each of your staff when they join.



# CORPORA

dental plans



## COMPLETE CARE PLAN

## Employer Benefits

- **Versatility of Plans** – different levels of cover
- **Direct reimbursement** – employee does not have to pay upfront for treatment
- **Network of over 1000 approved dental practices**
- **Data reports provided to HR regarding plan usage**
- **24 hour call centre**
- **Increases employee awareness regarding dental health**
- **Reduces time away from work**
- **The plans are easy to administer**

We have a 24-hour dental emergency helpline to help employees locate a dentist anywhere in the world in the event of a dental injury or dental emergency.

“With rising dental treatment costs, the perceived value is very high for this relatively inexpensive benefit”

“Dental benefits have become standard in many business sectors and aid staff recruitment and retention”

**90%** of adults surveyed say they agree that dental health can impact on your general health and wellbeing\*

\*Source: The impact of Oral Disease on Systematic Health. What is the evidence and how big is the problem? Article 09/09/08 Oral and Dental Research Trust

**HISCOX**

For more information on the benefits of our dental plans or to discuss our plans in more detail please call one of our advisors on 0207 269 9721 Or email [info@corporadentalplans.co.uk](mailto:info@corporadentalplans.co.uk)

[www.corporadentalplans.co.uk](http://www.corporadentalplans.co.uk)

# Schedule of Benefits

Complete Care Plan	1	2	3	4	5
Overall total amount claimable		£710	£1105	£1670	£3000
<b>100% preventative treatment</b>	<b>No cover</b>	<b>£160</b>	<b>£190</b>	<b>£350</b>	<b>£375</b>
Examinations	No cover	£20	£40	£55	Up to limit
Hygiene (2 per year)	No cover	£40	£50	£65	Up to limit
Radiographs	No cover	£20	£50	£60	Up to limit
<b>100% minor treatment (Maximum claim limit)</b>	<b>No cover</b>	<b>£270</b>	<b>£450</b>	<b>£570</b>	<b>£625</b>
Root Canal & Fillings (up to a maximum)	No cover	£150	£275	£350	£400
All other minor treatments limit deducted from above limit	No cover	£50	£75	£100	£100
Extractions	No cover	£120	£175	£220	£225
<b>80% of cost of major treatment</b>	<b>No cover</b>	<b>£300</b>	<b>£465</b>	<b>£750</b>	<b>£2000</b>
Crowns and bridges					
Veneers & Inlays					
Dentures					
<b>100% NHS reimbursement - deducted from annual limits above</b>	<b>No cover</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Emergency treatment</b>	£800	£800	£800	£800	£800
UK - max 4 incidents per year up to £200 each					
Worldwide - max 2 incidents per year up to £400 each					
<b>Dental treatment following an accident</b>	£10000	£10000	£10000	£10000	£10000
Max 4 accidental damage treatments at £2,500 each					
<b>Hospital cash benefit</b>	£1250	£1500	£1750	£1750	£1750
Max 25 nights in hospital for dental or maxillofacial surgery					
<b>Mouth cancer</b>	£10000	£10000	£12000	£12000	£12000
Lifetime limit					
<b>Dental implants</b>	No cover	No cover	No cover	Included	Included
<b>Child fixed orthodontics</b>	No cover	No cover	£300	£400	£500



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## Here are some of the reasons why people choose us



Versatility of Plans



Direct Reimbursement



Network of over 1000  
Dental Practices



Data Reports for  
Plan Usage



24 Hour Call Centre



Increases Oral Health  
Awareness



Reduces Time Away  
From Work



Easy to Administer Plans



Emergency Cover



Worldwide Dental Cover



Immediate Cover



Dental Implant Cover



Family Cover



Child Fixed  
Orthodontics Cover



Cover pre-existing  
conditions



100% NHS  
reimbursement



Sports Injuries and  
Mouthguards

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