How Dental Plan works

Dental Plan is a convenient way for you to pay for dental treatment, whether routine visits (check-ups, x-rays and hygienist) or specific treatments (such as crowns, bridges or fillings).

How does it work?

There are 4 plans to choose from. All the plans include:

- Full reimbursement for all NHS treatment
- Worldwide cover
- Up to £10,800 for treatment following an accident or emergency
- Up to £20,000 for mouth cancer treatment (available after a waiting period).

Each plan then provides a certain level of extra cover, or a wider range of services and treatments:

- **Essential**: Reimburses up to £360 a year.
- **Essential Plus**: As Essential, with reimbursements up to £1,160 a year.
- **Extensive**: More treatments covered than Essential, with reimbursements up to £720 a year.
- **Extensive Plus**: As Extensive, with reimbursements up to £2,320 a year.

You can add your partner, children or whole family to your cover – they must be on the same level of cover as you.

If you include your children, their cover will automatically stop at the end of the year they turn 21, or 24 if in full-time education.

You do not need to undergo an initial health check, and you will be covered for eligible treatment from the 1st of the month after you enrol.

What is covered

If you enrol in a Dental Plan, you will also have access to My Dental Score, a free assessment tool that you can use to find out the state of your oral health.

Find out the state of your oral health with My Dental Score

Do you know the condition of your mouth? Or how your lifestyle can affect the condition of your teeth and gums? My Dental Score is a free assessment tool for people to find out the state of their oral health. By taking just a few minutes to answer some simple questions, you will receive an easy to understand oral health report that tells you exactly where you stand.

To begin your assessment, visit: www.denplan.co.uk/mydentalesscore

This description is accurate as at January 2017.
For the most up-to-date version, always go to the My Rewards website.
What isn’t covered

The Dental Plan does not cover any treatment you were prescribed before enrolling in the benefit.

For example, you may decide not to join the Dental Plan this year, then need a series of ongoing dental treatments in the coming months. Even if you choose the benefit at the next enrolment, your course of treatment would not qualify for reimbursement.

The main exclusions are:

- Any treatment which is regarded as not clinically necessary
- Any pre-prescribed treatment or treatment which has already commenced
- Travelling expenses
- Dental procedures which are required to be carried out in hospital, eg wisdom tooth extractions
- Mouth cancer diagnosed before or within 90 days of when this cover begins or for which tests or consultations begin within those 90 days even if diagnosis is not until later
- Treatment, care or repair to teeth, gums, mouth or tongue in connection with mouth jewellery
- Dental consumables, such as toothbrushes
- Self-inflicted dental injury.

However, to fully understand the restrictions that may apply, please read the Denplan guide.

The Denplan guide provides detailed information about what is and what is not covered by each Dental Plan, as well as the terms and conditions.

Making a claim

When you attend your appointment or treatment, please pay for it at the time and keep your receipt. Then submit your claim online via the Denplan website: www.denplan.co.uk/corporateclaims (you will need to register).

You will receive reimbursement for the cost of any eligible dental treatment up to certain limits (see the Denplan guide), usually within 5 working days.

Finding a dentist

You can use any dentist, whether NHS or private. However, dentists taking part in Denplan’s network offer discounts on dental treatment. On the website, there is a list of these dentists, as well as a ‘Find a Dentist’ search facility. You can also call the helpline.

Emergencies

UK: Call the 24-hour Denplan number on 0800 7315 052 (note this is different from the normal office hours helpline) and speak with an adviser. They will help you find a dentist if you cannot see your regular dentist. (Mobile phone charges may apply.)
**Overseas**: Seek treatment from any dentist. If you need help finding a dentist, we recommend that you ask your hotel, tour operator or travel agent for assistance.

**If you leave Barclays**

Your Dental Plan cover will stop on the last day of the month in which your employment with Barclays ends.

**How much does it cost?**

The table below shows the costs for each plan and each plan cover.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Essential</th>
<th>Essential Plus</th>
<th>Extensive</th>
<th>Extensive Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual</td>
<td>Monthly</td>
<td>Annual</td>
<td>Monthly</td>
</tr>
<tr>
<td>You only</td>
<td>£164.40</td>
<td>£13.70</td>
<td>£216.60</td>
<td>£18.05</td>
</tr>
<tr>
<td>You and your partner</td>
<td>£304.20</td>
<td>£25.35</td>
<td>£424.60</td>
<td>£35.35</td>
</tr>
<tr>
<td>You and your children</td>
<td>£261.60</td>
<td>£21.80</td>
<td>£367.20</td>
<td>£30.60</td>
</tr>
<tr>
<td>Your whole family</td>
<td>£408.60</td>
<td>£34.05</td>
<td>£573.60</td>
<td>£47.80</td>
</tr>
</tbody>
</table>

**Roll-over**

Once you have chosen this benefit, it will automatically ‘roll over’ at the next annual enrolment. So, if you are happy with your plan level, you do not have to choose it again each year.

At the next annual enrolment, the plan costs may change and so unless you expressly opt out or change your choice, you are deemed to agree to any change in cost at successive annual enrolments, and to continue the appropriate salary sacrifice for a further 12-month period.

You are encouraged to review your benefits at each annual enrolment in March to ensure they remain appropriate for you.

**Tax**

Dental Plan is a taxable benefit available through salary sacrifice. If you enrol in this benefit, you will sacrifice an amount of your salary equal to the value of your Dental Plan premium (which is spread over 12 months) and you will pay income tax but not National Insurance on the value of the premiums. If you choose to cover your partner or children, you will pay income tax but not National Insurance on the value of their cover.
The table below shows the National Insurance savings you would make if you choose Denplan Essential for you only.

<table>
<thead>
<tr>
<th></th>
<th>Basic rate (20%) taxpayer</th>
<th>Higher rate (40%) taxpayer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value of Dental Plan</td>
<td>£164.40 (£13.70 a month)</td>
<td>£164.40 (£13.70 a month)</td>
</tr>
<tr>
<td>NI saving</td>
<td>£19.73</td>
<td>£3.28</td>
</tr>
<tr>
<td>Actual cost to you</td>
<td>£144.67 (£12.05 a month)</td>
<td>£161.12 (£13.42 a month)</td>
</tr>
</tbody>
</table>

In this example, you would sacrifice £13.70 of your salary each month for 12 months, but your monthly take-home pay would reduce by just £12.05 (basic rate taxpayers) or £13.42 (higher rate taxpayers).

**How do I enrol?**

You can enrol in Dental Plan during the annual enrolment in March each year (effective from 1 April), or during the new joiner enrolment window if you join Barclays at another time of year (effective from the 1st of the month after you enrol).

You can change your level of cover during the annual enrolment or if you have a qualifying life event.

**How to make your selection**

1. Click on **Enrol or change benefits** on the My Rewards homepage.
2. On the Dental Plan enrolment page, choose the level of cover you want and then click on **Select This Option**. The enrolment page will update to show the level of cover you chose and the monthly cost to you (the amount of salary you will sacrifice each month for 12 months). The net pay calculator will show the estimated effect on your take-home pay.
3. When you are happy with all your benefit choices, click on **Finished** on any enrolment page to submit and confirm your choices.
4. Your chosen level of cover will be effective from 1 April, or from the 1st of the month after you enrol if you are a new joiner.

**If you are enrolling for the first time**

You will receive a Denplan welcome pack, including your policy reference number, a handbook with full details of the plan, confirmation of the policy terms and conditions, and full details of how you can make a claim.

**FAQs**

**What is salary sacrifice?**

Salary sacrifice means that you agree to change your contractual terms and conditions of employment so that you or sacrifice an amount of salary. In conjunction, you may receive an additional benefit, such as Dental Plan. Typically, the amount of salary you choose to sacrifice will be equal to the value of the benefit (spread over 12 months). Where the benefit is subject to income tax but not National Insurance, such as Dental Plan, salary sacrifice can provide National Insurance savings.
What if I am on unpaid leave?

Your Dental Plan cover will stop on the last day of the month we take your final payment for this benefit before going on unpaid leave. You will be able to choose it again when you return to work.

What happens if I go on maternity/adoption/shared parental/paternity leave?

Click here for more information.

Who do I contact if I have a question about … ?

<table>
<thead>
<tr>
<th>Enrolling in Dental Plan</th>
<th>My Rewards helpline: 0345 602 3080 (from 9am to 5pm Monday to Friday) or by email (<a href="mailto:myrewards.uk@aonhewitt.com">myrewards.uk@aonhewitt.com</a>)</th>
</tr>
</thead>
<tbody>
<tr>
<td>My level of cover or making a claim</td>
<td>Denplan helpline: 01962 828 007 (from 8am to 5.30pm Monday to Thursday, and from 8am to 4.30pm on Friday)</td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:corporate@denplan.co.uk">corporate@denplan.co.uk</a></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.denplan.co.uk">www.denplan.co.uk</a></td>
</tr>
<tr>
<td>How to submit a claim</td>
<td>You can submit a claim online at <a href="http://www.denplan.co.uk/corporateclaims">www.denplan.co.uk/corporateclaims</a></td>
</tr>
</tbody>
</table>