

Item	AXA PPP (Premium)	Simplyhealth (Level 4)	Dencover (Diamond)	BUPA (Dental Cover 20)
Adult policy age limits ¹	Minimum age is 18; no upper limit	Joining age is 18-79; once 80 or over, you can remain a member but can't increase benefits	Minimum age is 18; no upper limit	Minimum age is 18; no upper limit
Monthly cost <i>per adult</i> ²	£19.95	£25.40	£21.99	£23.77 approx ³

Checkups ⁴				
Qualifying period ⁵	3 months	None	None	None
Percentage paid back	100%	100%	100%	100%
Maximum claim per year	£125	£130	£105	£150

Scale & Polish ⁶				
Qualifying period	3 months	None	None	None
Percentage paid back	100%	75%	80%	100%
Maximum claim per year	<i>No extra provision - included in the £125 for "check-ups", above</i>	£125	£125	<i>No extra provision - included in the £150 for "check-ups", above</i>

Treatment ⁷				
Qualifying period	3 months	3 months	2 months	4 months
Percentage paid back	50%	50%	55%	75%
Maximum claim per year (Of which for crowns, bridges, inlays, onlays)	£1,000 (£500)	£800 (£400)	£810 (£410) ⁸	£700 All of it, if necessary

Accident cover ⁹				
Qualifying period	1 month	3 months	15 days	4 months
Percentage paid back	100%	100%	100%	100%
Maximum claim per year	£2,500 ¹⁰	£5,000 ¹¹	£12,000	£5,000 ¹²

Emergency cover ¹³				
Qualifying period	1 month	3 months	15 days	14 days
Percentage paid back	100%	100%	100%	100%
Maximum claim per year	<i>No extra provision - included in the £2,500 above¹⁴</i>	£500 ¹⁵	£1,100	£600 ¹⁶

Hospital cover				
Qualifying period	3 months	3 months	3 months	N/A
Amount paid	£60 per night ¹⁷	£50 per day or night	£50 per night ¹⁸	N/A
Maximum claim per year	30 nights	20 days or nights	20 nights	N/A

Mouth cancer cover				
Qualifying period	1 month	3 months	2 months	6 months
Amount paid	Treatment costs only	£5,000 lump sum	£12,000 lump sum	Treatment costs only
Maximum claim	£12,000	Pays out once only	Pays out once only	No limit – paid in full

The information in the table above is correct as at 12th June 2015

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- ¹ This chart deals with **adult cover only** – child policies are also available with some insurers
- ² This figure is illustrative and for some insurers it will be subject to confirmation at the time the policy is taken out
- ³ BUPA dental cover is ALWAYS subject to a quotation process so this is an **example figure only** for a male non-smoker
- ⁴ Includes x-rays
- ⁵ The length of time a policyholder must wait before he or she is allowed to make a claim
- ⁶ Hygienist visits
- ⁷ Fillings, dentures, crowns, bridges, inlays, onlays, periodontal care, root canal treatment, etc.
- ⁸ For dencover, this figure also includes root canal treatments
- ⁹ Includes worldwide cover
- ¹⁰ Limit of 4 incidents a year
- ¹¹ Only valid for overseas trips of up to 28 days
- ¹² Does not include cover for contact sports
- ¹³ Includes worldwide cover
- ¹⁴ Limit of 4 incidents a year
- ¹⁵ Only valid for overseas trips of up to 28 days
- ¹⁶ Cover DOES NOT include treatment outside the UK
- ¹⁷ NHS in-patient only
- ¹⁸ NHS in-patient only