

The complaint

Mr K complains that Simplyhealth Access trading as Simplyhealth gave him incorrect information about the cover under his dental plan.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Mr K joined the dental plan in April 2021 through his employer. He says that prior to this, Simplyhealth's advisor told him that he would be able to claim for orthodontic treatment for IOTN grade 3 on the highest plan level. But he found out in 2025 that the policy only covered orthodontic treatment for IOTN grade 4-5. So, Mr K says Simplehealth misled him, and he's been paying higher premiums than he should have done since 2021.
- Simplyhealth says it doesn't hold any call recordings from prior to April 2021 due to its data retention policy. I don't think this is unusual, or something I can hold Simplyhealth responsible for. I appreciate Mr K feels he was misled. But I'm also mindful that the conversation took place several years previously. So, I'm not persuaded that Simplyhealth did something wrong without any other supporting evidence of this.
- It was for Mr K to make sure the policy was suitable for his needs. I've reviewed the policy documents for each policy year, and they all set out clearly that "*orthodontic treatment (IOTN grade 4-5)*" was covered, but "*orthodontic treatment (IOTN grade 1-3)*" wasn't covered for all levels of cover. So, I think the policy documents were clear about what orthodontic treatment was covered.
- I appreciate Mr K doesn't feel like he received the policy he thought he paid for. But for the reasons I've explained, I don't think this is something I can hold Simplyhealth responsible for.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 December 2025.

Renja Anderson
Ombudsman