Dental and Oral Benefit

2016
Overview

This document explains the Dental and Oral Benefit for 2015.

It gives you details about how Discovery Health Medical Scheme defines and pays for dental treatment – both in the dentist or dental specialist's rooms, in hospital or a day clinic.

You'll also find information about your cover for severe dental surgery covered as part of the Severe Dental and Oral Surgery Benefit.

Some of the commonly used terms in this document

There are a number of terms used in the document that you may not be familiar with. We give you the meaning of these terms.

<table>
<thead>
<tr>
<th>Terminology</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Day clinic</strong></td>
<td>This is a healthcare facility in which patients spend part of the day under medical supervision but do not stay overnight.</td>
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<tr>
<td><strong>Day-to-day benefits</strong></td>
<td>These are the funds available in the Medical Savings Account and Above Threshold Benefit where applicable.</td>
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<tr>
<td><strong>Deductible</strong></td>
<td>This is the amount you must pay upfront to the hospital or day clinic. You must pay this amount from your pocket.</td>
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<tr>
<td><strong>Dental appliances, their placement and orthodontic treatment</strong></td>
<td>Dental appliances, their placement and orthodontics are subject to a limit and pay from the day-to-day benefits. Related accounts for orthognathic surgery are also funded from this benefit and are subject to this limit. This limit is only applicable on certain plans. Dental appliances include crowns, dentures, bridges, clasps, veneers, implants, inlays or onlays and pontics.</td>
</tr>
<tr>
<td><strong>Basic Dental Treatment</strong></td>
<td>We define Basic Dental Treatment as the diagnosis, prevention and treatment of diseases of the teeth, gums and related structures of the mouth.</td>
</tr>
<tr>
<td><strong>Discovery Health Rate</strong></td>
<td>This is the rate we set for paying claims from healthcare professionals and other services.</td>
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</table>
About the different types of dental providers

There are many different healthcare providers who provide dental – and dental-related services. These include dentists and dental specialists who are responsible for major dental procedures, as well as therapists and oral hygienists. Here are the different names and a description of each health professional's responsibilities.

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
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<tbody>
<tr>
<td>Dentist</td>
<td>Dentists generally deal with the normal maintenance of oral hygiene, for example fillings, extractions and root canal treatment.</td>
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<tr>
<td>Prosthodontist</td>
<td>Prosthodontists specialise in replacing absent teeth and tooth structures as well as the restoration of natural teeth. This includes for example crowns, bridges and dentures.</td>
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<tr>
<td>Periodontist</td>
<td>Periodontists specialise in the diagnosis, prevention and treatment of gum disease, for example root planning, flap surgery and gingivectomy.</td>
</tr>
<tr>
<td>Maxillo-facial and oral surgeon</td>
<td>Maxillo-facial and oral surgeons specialise in the treatment of structures in and around the mouth, for example extraction of impacted teeth, orthognathic surgery and the repair of fractures to the jaw and other facial bones.</td>
</tr>
<tr>
<td>Orthodontist</td>
<td>Orthodontists correct and preserve the ideal position of the teeth and dentofacial structures using braces, retainers, and other appliances.</td>
</tr>
<tr>
<td>Oral pathologist</td>
<td>Oral pathologists deal with pathology of the oral cavity.</td>
</tr>
</tbody>
</table>
Dental therapist

A dental therapist is a practitioner who delivers basic dental treatment like oral examinations, extractions and basic fillings.

Oral hygienist

Oral hygienists work with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.

Dental technician

Dental technicians do not see patients directly. Working from models of the patient’s mouth, they make appliances like dentures, crowns and orthodontic plates after referral from a dental practitioner.

Severe Dental and Oral Surgery Benefit, at a glance

Tell us about your surgery and we’ll tell you if it meets our terms and conditions for cover

This benefit is subject to preauthorisation and terms and conditions.

We cover a defined list of maxillo-facial procedures on the Severe Dental and Oral Surgery Benefit

The procedures that are included in the Severe Dental and Oral Surgery Benefit which are paid from the Hospital Benefit are:

- Internal temporomandibular joint (TMJ) surgery
- Cleft lip and palate repairs
- Surgery for severe life-threatening infections
- Cancer-related surgery
- Severe trauma-related surgery.

There is no limit for these procedures

There’s no overall limit for the procedures covered on the Severe Dental and Oral Surgery Benefit. Accounts for dental appliances and their placement are paid from the available day-to-day benefits regardless of the place of treatment.

You have full cover for specialists who we have a payment arrangement with

You can benefit by using specialists who we have a payment arrangement with, because we will cover their approved procedures in full.

You may have a co-payment if you use other specialists

If you are treated in hospital by a specialist who we do not have a payment arrangement with, we cover you as follows:
• On the Executive Plan, up to 300% of the Discovery Health Rate
• On the Classic Plans, up to 200% of the Discovery Health Rate
• On the Essential, Coastal and KeyCare Plans, up to 100% of the Discovery Health Rate.

**How we cover other healthcare professionals**

We cover GPs and other healthcare services up to 200% of the Discovery Health Rate on the Classic Plans and 100% of the Discovery Health Rate on the Essential, Coastal and KeyCare Plans, from the Hospital Benefit.

**How we cover radiology and pathology**

We cover radiology and pathology up to 100% of the Discovery Health Rate on all plans.

**Dental treatment in hospital**

You don't need to call us before having dental treatment

There is no need to call us before having treatment even if you are admitted to hospital.

**Deductible amount payable upfront for hospital or day clinic admissions**

You need to pay an amount upfront (deductible) to the hospital or day clinic for dental treatment done in hospital. This amount depends on the member's age and the place of treatment. We pay the balance of the hospital or day clinic account from the Hospital Benefit. This applies to all plans except Executive and KeyCare plans.

**This is the amount you need to pay upfront when you go to:**

<table>
<thead>
<tr>
<th></th>
<th>Hospital</th>
<th>Day clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member younger than 13 years</td>
<td>R1 850</td>
<td>R850</td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R4 800</td>
<td>R3 100</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital or day clinic account from the Hospital Benefit.

If you are 13 and older, we cover routine dental treatment such as preventive treatments, simple filling and root canal treatments performed in hospital from your available day-to-day benefits.

We pay the related accounts for hospital or day clinic admissions from the Hospital Benefit

**This is how we pay for:**

<table>
<thead>
<tr>
<th>Dental Treatment</th>
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<tbody>
<tr>
<td>Executive Plan</td>
<td>Paid up to 300% of the Discovery Health Rate</td>
</tr>
<tr>
<td>All other plans</td>
<td>Paid up to 100% of the Discovery Health Rate</td>
</tr>
</tbody>
</table>

**Anaesthetists**

| Classic Plans            | Paid at agreed rate or up to 200% of the Discovery Health Rate. |
| Essential and Coastal Plans | Paid at agreed rate or up to 100% of the Discovery Health Rate. |
| Other healthcare professionals paid up to 100% of the Discovery Health Rate |
## Dental appliances

| All plans excluding KeyCare Series | Accounts for dental appliances and orthodontic treatment, including related accounts for orthognathic surgery, are paid from the available day-to-day benefits regardless of the place of treatment. |

### How we cover preventive dental treatments

If you are 16 years and younger, you are covered for two dental sealants for each dental quadrant each year. If you are older than 16 years, you are covered for two professionally applied fluoride and cleanings each year.

### We do not cover in-hospital dental treatment on the KeyCare Plans

In-hospital dental treatment is not covered on the KeyCare Plans.

### Dental limits

#### No overall limit for basic dental treatment

There is no overall limit for basic dental treatment on most of our plans, except for the Executive Plan. The Executive Plan has an overall dental limit of R44 000 for each person each year. All basic dental treatment (in and out of hospital) as well related accounts (anaesthestist, dentist or dental specialist), accumulate to this limit. The hospital account does not accumulate to the overall dental limit on the Executive Plan.

#### Basic dental treatment done in the dentist’s rooms is paid from your day-to-day benefits

We pay for basic dental treatment done in the dentist or dental specialist's rooms from the day-to-day benefits. If you don’t have funds available in your Medical Savings Account you must pay the dentist and dental specialist’s account from your pocket.

If you are on the Executive, Comprehensive or Priority Plans, you have additional cover from the Above Threshold Benefit when you reach your Annual Threshold. If you do pay any accounts from your pocket, remember to send the account to us so we can add it up to your Annual Threshold.

If you are on the Classic Comprehensive Zero MSA Plan, you have cover from the Above Threshold Benefit once you reach your Annual Threshold.

Core and Smart Plans do not cover out-of-hospital day-to-day costs so you must pay these costs from your pocket.

On KeyCare Plus and KeyCare Access plans we cover selected basic dental treatment (consultations, fillings and extractions) only at a dentist who is on the KeyCare dentist network.

We pay dental appliances, their placement, and orthodontic treatment up to a limit on the Comprehensive and Priority Plans.

When we refer to dental appliances we refer to any fixed or removable dental appliance such as...
implants, crowns, veneers, bridges, dentures and inlays. This also includes orthodontic treatment like braces and retainers and related accounts for orthognathic surgery.

We pay all dental appliances, their placement and orthodontic treatment from the available funds in the day-to-day benefits (Medical Savings Account and Above Threshold Benefit, where applicable), regardless of the place of treatment.

On the Comprehensive and Priority Plans, we pay dental appliances, their placement and orthodontic treatment (including related accounts for orthognathic surgery) up to a limit for each person for the year from available day-to-day benefits, regardless of the place of treatment. If you join the medical scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Limit</th>
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<tbody>
<tr>
<td>Comprehensive</td>
<td>R24 100</td>
</tr>
<tr>
<td>Priority</td>
<td>R15 000</td>
</tr>
</tbody>
</table>

Getting the most out of your dental benefits

Use a dental specialist who we have a payment arrangement with
If we have a payment arrangement with the dental specialist, we will pay the account up to the agreed rate. If you don’t use a dental specialist who we have an arrangement with, you will be responsible for any shortfall between what the provider charges and what Discovery Health Medical Scheme pays.

The MaPS tool on www.discovery.co.za helps you find medical service providers where you will be covered without a co-payment.

Your dentist and dental specialist must include specific information on the account

Tooth numbers: Dentists and dental specialists use a numbering system to identify teeth in the mouth. This information serves a practical purpose in dental treatment. This tooth numbering system is according to local and international guidelines.

Your dentist and dental specialist must give the relevant tooth numbering on their account. If we receive accounts with no tooth numbering, we will not be able to pay the account.

Place of service indicator: Your dentist and dental specialist also needs to indicate on each claim where he or she performed the dental treatment. This could be in the doctor's rooms, in hospital or in a day clinic facility.

Including this information on your doctor's account will ensure we pay the accounts from the correct benefit. Without a place of service indicator on the claim, we will pay the claim from your day-to-day benefits.
Contact us

You can call us on 0860 99 88 77 or visit www.discovery.co.za for more information.

Complaints process

You may lodge a complaint or query with Discovery Health Medical Scheme by completing an online complaints form on www.discovery.co.za or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Discovery Health Medical Scheme’s internal disputes process on the Discovery website. Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or e-mail complaints@medicalschemes.com. Customer Care Centre: 0861 123 267 / website www.medicalschemes.com