

# Dental benefits

## Medihelp's dental benefit partner and payment of dental benefits

Dental Risk Company (DRC) is Medihelp's partner in managing dental benefits, which are paid at 100% of the Medihelp Tariff. DRC's contact details are as follows:



Pre-authorisation for dental procedures in and out of hospital  
Tel: 087 943 9611



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## Pre-authorisation

Dental procedures performed under general anaesthesia in hospital or under conscious sedation in the dentist's chair are subject to pre-authorisation. Members must also pre-authorise all specialised dental services, including partial metal frame dentures, maxillofacial surgery and oral pathology, crowns and bridges, implants, orthodontic treatment and periodontal treatment.

## How does the DRC network apply to the benefit options?

### Unify & Prime 2

Unify and Prime 2 members may use any dentist but benefits are granted according to the DRC protocols. Benefits are paid from the available funds in the savings account, with the exception of the removal of impacted teeth in and out of hospital and extensive dental treatment for children younger than 7 years in hospital, which are funded from members' core benefits.

### Prime 1 and 3, Elite and Plus

Members of these options may use any dentist, but benefits are granted according to the DRC protocols. Services are paid from their available day-to-day benefits.

### Necesse

Necesse members must use a DRC network dentist and the dental medicine formulary to qualify for benefits. Services are paid from their available day-to-day benefits.

## When may co-payments apply?

- When services exceed the available benefits, amounts or quantities
- If the DRC protocols aren't followed
- A 20% co-payment applies if services are not pre-authorised and a 35% co-payment applies on the Necesse option if conscious sedation in the dentist's chair is not pre-authorised
- A 35% co-payment applies to members of Necesse and the Prime network options for admissions to non-network hospitals or day clinics
- A 35% co-payment applies if dental procedures are obtained in facilities other than the day surgery network
- Necesse members who use non-network dentists or non-formulary dental medicine will be liable for the full account



Specialised dentistry	Subject to DRC protocols and pre-authorisation – 100% of the MT*						
Partial metal frame dentures	This option does not cover this service	Savings account	Savings account	1 partial frame (upper or lower jaw) per beneficiary in a 5-year period	2 partial frames (upper and lower jaw) per beneficiary in a 5-year period	2 partial frames (upper and lower jaw) per beneficiary in a 5-year period	This option does not cover this service
Maxillofacial surgery, oral pathology, surgery in the dentist's chair and temporomandibular joint (TMJ) therapy (benefits for TMJ therapy are limited to non-surgical interventions/treatments)	PMB services only	Savings account	Savings account	Unlimited	Unlimited	Unlimited	PMB services only
Crowns and bridges Subject to pre-authorisation	This option does not cover these services	Savings account	Savings account	1 crown per family per year, once per tooth in a 5-year period	2 crowns per family per year, once per tooth in a 5-year period	3 crowns per family per year, once per tooth in a 5-year period	This option does not cover these services
Implants Subject to pre-authorisation		Savings account	Savings account	This option does not cover this service	This option does not cover this service	2 implants per beneficiary in a 5-year period. R2 500 for implant components per implant	
Orthodontic treatment (only one beneficiary <18 years old per family may begin orthodontic treatment per calendar year and payment only from the date of authorisation, until the patient turns 18)		Savings account	Savings account	R9 000 per beneficiary per lifetime	R11 800 per beneficiary per lifetime	R14 700 per beneficiary per lifetime	
Periodontal treatment		Savings account	Savings account	Unlimited (conservative non-surgical therapy only)	Unlimited (conservative non-surgical therapy only)	Unlimited (conservative non-surgical therapy only)	

\* Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the Medihelp Dental Tariff. A period is applicable as from the date of service.



Conservative dental services*	Subject to DRC protocols – 100% of the MT**						
Routine check-ups	This option does not cover these services***	Savings account 2 per beneficiary per year (once in 6 months from date of service)		2 per beneficiary per year (once in 6 months from date of service)			1 per beneficiary per year
Oral hygiene • Scale and polish treatments		Savings account 2 per beneficiary per year (once in 6 months from date of service)		2 per beneficiary per year (once in 6 months from date of service)			1 treatment per beneficiary per year (<12 years - item code 8155) (>12 years - item code 8159)
• Fluoride treatment for children > 5 and < 13 years							1 per child per year
• Fissure sealants for children > 5 and < 16 years only (permanent teeth)		Savings account	Savings account	Unlimited	Unlimited	Unlimited	Unlimited
Fillings (treatment plans and X-rays may be requested for multiple fillings)***		Savings account 1 filling per tooth in 365 days	Savings account 1 filling per tooth in 365 days	1 filling per tooth in 365 days	1 filling per tooth in 365 days	1 filling per tooth in 365 days	4 fillings per beneficiary, 1 filling per tooth in 365 days. Amalgam fillings (item codes 8341/8342/8343/8344) and resin restorations in anterior teeth (item codes 8351/8352/8353/8354)
Tooth extractions in the dentist's chair***							Unlimited
Root canal treatment in the dentist's chair (only on permanent teeth)*		Savings account	Savings account	Unlimited	Unlimited	Unlimited	2 teeth per beneficiary per year
Laughing gas (in the dentist's chair)						Unlimited	

\* Benefits for the retreatment of a tooth are subject to managed care protocols. Specific item codes and pre-authorisation apply on certain dental services.

\*\* Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the Medihelp Dental Tariff.

\*\*\* Pre-authorisation is required for more than 4 fillings per year, 2 fillings per visit and 4 extractions per visit.



Conservative dental services	Subject to DRC protocols – 100% of the MT					
Dental procedures under conscious sedation in the dentist's chair (sedation cost). Subject to pre-authorisation and managed care protocols	Removal of impacted teeth only (3rd molars – dentist's account only for item codes 8941/8943/8945)		The removal of impacted teeth (3rd molars) and extensive dental treatment for children younger than 12 years		Extensive dental treatment only for children younger than 12 years	
Dental procedures under general anaesthesia in hospital. Pre-authorisation and protocols apply. Extensive dental treatment for children <5 is also subject to clinical assessment/motivation	R3 430 co-payment per admission. Only for removal of impacted teeth (3rd molars – item codes 8941/8943/8945 on dentist's account) and extensive dental treatment for children younger than 7 years – once per beneficiary per 365-day period (dentist's services for member's or savings account)		R960 co-payment per admission. Only for removal of impacted teeth (3rd molars – item codes 8941/8943/8945) and extensive dental treatment for children younger than 7 years – once per beneficiary per 365-day period	R900 co-payment per admission. Only for removal of impacted teeth (3rd molars – item codes 8941/8943/8945) and extensive dental treatment for children younger than 7 years – once per beneficiary per 365-day period	Only for removal of impacted teeth (3rd molars – item codes 8941/8943/8945) and extensive dental treatment for children younger than 7 years – once per beneficiary per 365-day period	In a network hospital and rendered by a DRC dentist. Only PMB services and extensive dental treatment for children younger than 7 years – once per beneficiary per 365-day period
Plastic dentures	This option does not cover these services	Savings account 1 set per beneficiary in a 4-year period	1 set per beneficiary in a 4-year period	1 set per beneficiary in a 4-year period	1 set per beneficiary in a 4-year period	80% of the MT 1 set per family (21 years and older) in a 2-year period
Intra-oral X-rays		Savings account	Unlimited	Unlimited	Unlimited	4 per beneficiary per year
Extra-oral X-rays		Savings account 1 per beneficiary in a 3-year period	1 per beneficiary in a 3-year period			1 per beneficiary in a 3-year period

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply, subject to approval by the Council for Medical Schemes.