



## Dental benefits

**Dental Risk Company (DRC)** is Medihelp's dental benefit management partner who is responsible for paying and managing benefits and authorising specialised dental services. Benefits are also paid according to DRC protocols at 100% of the Medihelp tariff.

### DRC's contact details are as follows:



Dental procedures and hospital pre-authorisation  
Tel: 087 943 9618



[medihelp@dentalrisk.com](mailto:medihelp@dentalrisk.com)  
[claims@dentalrisk.com](mailto:claims@dentalrisk.com)  
[auth@dentalrisk.com](mailto:auth@dentalrisk.com)



[www.dentalrisk.com](http://www.dentalrisk.com)

### How are dental benefits paid?

**MedAdd members older than 18 and all MedSaver members** may use any dentist. 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 for MedAdd members extensive dental treatment for children younger than 7 years in hospital, which are funded from the insured dental benefits. DRC protocols apply to all benefits.

**MedAdd members younger than 18, MedVital, MedPrime, MedElite and MedPlus** members may use any dentist, but DRC protocols apply. Services are paid from their available insured dental benefits.

**MedElect and MedMove!** members must use a DRC network dentist. Services are paid from their available insured dental benefits.

### Pre-authorisation

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 as well as procedures performed under general anaesthesia in day procedure facilities or under conscious sedation in the dentist's chair.

### When may co-payments apply?

- When services exceed the available benefits, amounts or quantities
- If DRC protocols aren't followed
- A 20% co-payment applies if pre-authorisation is not obtained for services where this is required
- Planned dental procedures:
  - Non-network options - to avoid a 35% co-payment members must use any day procedure facility
  - Network options - to avoid a 35% co-payment members must use a network day procedure facility
  - MedMove! - to avoid an R11 250 co-payment per admission members must use a network day procedure facility
- MedMove! and MedElect members who use non-network dentists will be liable for the full account

Visit Medihelp's website at [www.medihelp.co.za](http://www.medihelp.co.za) to find a day procedure facility in the network.

# Benefits summary



## Specialised dentistry or dental services

Subject to DRC protocols and pre-authorisation – 100% of the MT\*

	MedMove!	MedVital	MedAdd	MedSaver	MedElect	MedPrime	MedElite	MedPlus
Partial metal frame dentures	This option does not cover this service	This option does not cover this service			This option does not cover this service	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
Maxillofacial surgery and oral pathology: Surgery in the dentist's chair Benefits for temporomandibular joint (TMJ) therapy are limited to non-surgical interventions/treatments)	PMB only	PMB only			PMB only	Unlimited	Unlimited	Unlimited
Crowns and bridges Subject to pre-authorisation						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
Implants Subject to pre-authorisation	This option does not cover these services	This option does not cover these services	Savings account	Savings account	This option does not cover these services	This option does not cover this service	This option does not cover this service	2 implants per beneficiary in a 5-year period R2 800 for implant components per implant
Orthodontic treatment (only one beneficiary <18 years per family may begin orthodontic treatment per calendar year and payment is only made from the date of authorisation until the patient turns 18) Subject to pre-authorisation and orthodontic needs analysis						R10 120 per beneficiary per lifetime	R13 260 per beneficiary per lifetime	R16 515 per beneficiary per lifetime
Periodontal treatment (conservative non-surgical therapy only) Subject to pre-authorisation and a treatment plan						Unlimited	Unlimited	Unlimited

\* Medihelp tariff paid by Medihelp for dental treatment, that can include a contracted tariff or the Medihelp Dental Tariff. A period is calculated from the date of service.









**Conservative dental services\***
**Subject to DRC protocols – 100% of the MT\*\***

<ul style="list-style-type: none"> <li>Routine check-ups</li> </ul>	1 per beneficiary per year Member pays the first R110		Beneficiaries <18 years: 2 per beneficiary per year (once in 6 months from the date of service) Beneficiaries >18 years: Savings account	Savings account 2 per beneficiary per year (once in 6 months from the date of service)	1 per beneficiary per year	2 per beneficiary per year (once in 6 months from the date of service)		
<ul style="list-style-type: none"> <li>Oral hygiene</li> <li>Scale and polish treatments</li> </ul>			Beneficiaries <18 years: 2 per beneficiary per year (once in 6 months from the date of service) Beneficiaries >18 years: Savings account	Savings account 2 per beneficiary per year (once in 6 months from the date of service)	1 treatment per beneficiary per year (<12 years - item code 8155 and >12 years - item code 8159)	2 per beneficiary per year (once in 6 months from the date of service)		
<ul style="list-style-type: none"> <li>Fluoride treatment for children &gt;5 and &lt;13 years</li> </ul>			Savings account	Savings account	1 per child per year			
<ul style="list-style-type: none"> <li>Fissure sealants for children &gt;5 and &lt;16 years only (permanent teeth)</li> </ul>	This option does not cover these services	This option does not cover these services	Savings account	Savings account	Unlimited	Unlimited	Unlimited	Unlimited
<ul style="list-style-type: none"> <li>Fillings (treatment plans and X-rays may be requested for multiple fillings)***</li> </ul>	This option does not cover these services		Beneficiaries <18 years: 1 filling per tooth in 365 days Beneficiaries >18 years: Savings account	Savings account 1 filling per tooth in 365 days	4 fillings per beneficiary, 1 filling per tooth in 365 days for amalgam fillings (item codes 8341/8342/8343/8344) and resin restorations in anterior teeth (item codes 8351/8352/8353/8354)	1 filling per tooth in 365 days	1 filling per tooth in 365 days	1 filling per tooth in 365 days
Tooth extractions in the dentist's chair***			Beneficiaries <18 years: Unlimited Beneficiaries >18 years: Savings account		Unlimited			
Root canal treatment in the dentist's chair (only on permanent teeth)*			Savings account	Savings account	2 per beneficiary per year	Unlimited	Unlimited	Unlimited
Laughing gas (in the dentist's chair)			Savings account		Unlimited			

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

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

\*\*\* Pre-authorization is required for more than 4 fillings per year, 2 fillings on front teeth per visit and 4 extractions per visit.

								
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)			Removal of impacted teeth (3rd molars) and extensive dental treatment for children younger than 12 years			
Dental procedures performed under general anaesthesia in a day procedure facility Pre-authorisation and protocols apply • Removal of impacted teeth (3rd molars – item codes 8941/8943/8945)		R3 700 deductible per admission Dentist's services for member's account or savings account						
• Extensive dental treatment for children younger than 7 years – once per beneficiary per 365-day period		This option does not cover this service	Member pays the first R3 700 per admission Dentist's services paid from savings account	Savings account	R2 040 deductible per admission	R1 660 deductible per admission	R1 008 deductible per admission	100% of the MT
• Dentist's account for treatment rendered to special needs patients in hospital (pre-authorisation by Medihelp and protocols apply)	This option does not cover these services	This option does not cover this service	Unlimited	Savings account	Unlimited			
Plastic dentures			Savings account 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	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
X-rays • Intra-oral X-rays		This option does not cover these services	100% of the MT Beneficiaries <18 years: Unlimited Beneficiaries >18 years: Savings account	Savings account	4 per beneficiary per year	Unlimited	Unlimited	Unlimited
• Extra-oral X-rays			100% of the MT Beneficiaries <18 years: 1 per beneficiary in a 3-year period Beneficiaries >18 years: Savings account	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.