

# Keep smiling South Africa

Our product has been designed to help make previously unaffordable dental treatments more affordable!

- Use any dentist of your choice
- Don't tap into your saving portion for dental treatments if you on a medical aid
- This is not a shared benefit – every member on the policy gets the same cover
- Our 4 products are affordable and caters to what you really need

## HOW THE PRODUCT WORKS:

- You may use any provider - procedures may only be provided by registered South African dental practitioners. The procedure or service being claimed for must be provided while the policy is in force.
- NB - Ensure all Specialised dental procedures are pre-authorised before the treatment commences

## WHEN AM I COVERED?

- a) As soon as any relevant waiting periods expired and all premiums are paid up to date – please refer to the benefit table and
- b) A Compulsory Panoramic scan (PAN Scan) has been submitted.

**PANORAMIC SCAN (PAN Scan)** : This is a full mouth X-ray that will only be covered when joining the Bronze, Silver and Gold options as an individual, over the age of 18 years.

A benefit of R350 per nominated beneficiary is available and it is compulsory to submit this X-ray **after your policy inception date** to DRUM for capturing and releasing of future benefits.

Should pre-authorisation for Specialised Dentistry be submitted prior to the PAN Scan submission, these requests will be denied. Submit the PAN Scan and the respective invoice for processing via email to [smile@dentalrisk.co.za](mailto:smile@dentalrisk.co.za). **NOTE: Medicross facilities do not charge a consultation fee. Should you not have access to a Medicross and need to use another provider, please only do the PAN Scan after your 3 month waiting period is over to allow for the consultation benefit to also be accessed.**

- Once DRUM has received the panoramic scan, DRUM will identify all missing teeth, existing crowns, existing implants and existing temporary crowns. Existing crowns, existing implants and existing temporary crowns will be ruled as pre-existing conditions and will have an additional waiting period applied to them for a period of 5 (five) years. After the additional period of 5 years is completed, the policyholder will qualify for these conditions

DENTAL INSURANCE

## WHAT IS THE PROCEDURE WHEN CLAIMING?

1. If you have paid the provider directly, we will refund you up to the maximum benefit allowed according to your option choice, into your bank account on receipt of a provider invoice / statement and proof of payment
2. **OR** the claim will be paid up to the maximum benefit allowed directly to the provider on receipt of the invoice and a signed payment cession form (available on the website)

• All claims must be submitted within **30 days** of the event occurring

• Claim documentation can be emailed to [smile@dentalrisk.co.za](mailto:smile@dentalrisk.co.za) OR faxed to 086 687 1285



# 2019 BENEFITS

Waiting Period	Description	Usage	GOLD OPTION	SILVER OPTION	BRONZE OPTION	PRIME OPTION
			Benefit Limits	Benefit Limits	Benefit Limits	Benefit Limits
<b>BASIC DENTISTRY TREATMENTS</b>						
3 months	Consultation	each per annum	5 @ R 420.00	4 @ R 420.00	3 @ R 420.00	2 @ R 420.00
3 months	Fillings	each per annum	4 @ R 500.00	4 @ R 500.00	3 @ R 400.00	2 @ R 400.00
3 months	X-rays	each per annum	6 @ R 150.00	5 @ R 150.00	3 @ R 120.00	2 @ R 120.00
3 months	Extractions	each per annum	4 @ R 350.00	3 @ R 300.00	2 @ R 250.00	2 @ R 250.00
3 months	Emergency Root Canal	each per annum	3 @ R 300.00	3 @ R 300.00	3 @ R 200.00	2 @ R 190.00
3 months	Bite Plate	per annum	1 @ R 1 000.00	1 @ R 800.00	1 @ R 600.00	No Benefit
3 months	Mouth Guard	every 2 year cycle	1 @ R 600.00	1 @ R 400.00	1 @ R 400.00	No Benefit
1 month	Pan Scan : for 18 years	per policy holder	1 @ R 350.00	1 @ R 350.00	1 @ R 350.00	No Benefit
3 months	Scale and Polish	each per annum	2 @ R 280.00	1 @ R 280.00	No Benefit	No Benefit
<b>SPECIALISED DENTISTRY TREATMENTS: Pre-Authorisation is required before any treatment commences</b>						
6 months	Wisdom Teeth in chair	per tooth per lifetime	4 @ R 1 250.00	4 @ R 1 000.00	No Benefit	2 @ R 580.00
6 months	Wisdom Teeth in hospital	per tooth per lifetime	4 @ R 3 500.00	2 @ R 3 500.00	No Benefit	No Benefit
6 months	Root Canal	each per annum	3 @ R 1 750.00	2 @ R 1 500.00	No Benefit	No Benefit
6 months	Dentures	per set every 5 years	1 @ R 3 500.00	1 @ R 3 000.00	1 @ R 3 000.00	No Benefit
6 months	Temporary Crowns	each per annum	3 @ R 600.00	2 @ R 600.00	1 @ R 450.00	2 @ R 450.00
6 months	Crowns and Bridge Work	each per annum	2 @ R 3 500.00	1 @ R 3 000.00	1 @ R 3 000.00	No Benefit
6 months	Implants	each per annum	2 @ R 6 000.00	1 @ R 5 000.00	No Benefit	No Benefit
1 month	Trauma	per annum	1 @ R 25 000.00	1 @ R 25 000.00	1 @ R 25 000.00	1 @ R 16 000.00
<b>VALUE ADDED SERVICES</b>		Premium Waiver	6 months	3 months	3 months	No Benefit
<b>MONTHLY PREMIUM</b>		Main Member	R 339	R 239	R122	R33
		Adult Dependent	R 276	R 180	R104	R29
		Child Dependent	R 173	R 117	R68	R24



## PRE-AUTHORISATION

We require the following information to be sent to [auth@dentalrisk.com](mailto:auth@dentalrisk.com) before any treatment commences!

- Quotation/estimate/treatment plan
- Supporting x-rays for the specific procedure required. The claims Administrator may request further clinical documentation and/or evidence to support the request.

**REMEMBER:** all successful pre-authorisations have an expiry date. Please ensure you request an extension should you not be able to adhere to the stated date!

## MANAGING YOUR BENEFITS:

**IMPLANTS:** The Insured Member cannot join and receive cover for previously extracted tooth. (The Administrator must have the extraction on record as paid for cover to be granted for an implant).

**EXISTING FILLINGS:** Changing existing fillings for reasons including headaches, fatigue or other conditions not directly related to the tooth structure and for cosmetic reasons is excluded

**IMPACTED TEETH:** Teeth that are in the process of eruption, but are not impacted are excluded.

**COSMETIC:** no benefit will be paid unless the clinical functionality of the mouth/ tooth is affected according to our protocols.

### Administration

**BACK CLAIMING:** No dental claims for treatments dated/received before or during the respective waiting periods will be paid

**UPDATE DETAILS:** be sure to notify us immediately should your email or cellphone number change – we communicate membership and claims information via email and sms

**MEMBERSHIP IDENTIFICATION:** no membership cards are provided – we simply require your policy number or main member ID number to identify membership

**AUTHORISATION FOR TRAUMA EVENTS:** pre-authorisation must be obtained within 48 working hours of the event occurring. A police report / emergency room report is required. Further evidence may be requested at the discretion of the Administrator.  
Email to [auth@dentalrisk.com](mailto:auth@dentalrisk.com)

