

## Dental and Oral Benefit 2018

### Who we are

Remedi Medical Aid Scheme (referred to as 'the Scheme'), registration number 1430, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as "the Administrator"), is a separate company who is registered as an authorised financial services provider (registration number 1997/013480/07), administers Remedi Medical Aid Scheme.

### Contact us

You can call us on **0860 116 116** or visit **[www.yourremedi.co.za](http://www.yourremedi.co.za)** for more information.

### Overview

This document explains the Dental and Oral Benefit for 2018.

It gives you details about how Remedi Medical Aid Scheme defines and pays for dentistry – both in the dentist's rooms, in hospital or a day clinic.

You will 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 words in this document

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

Terminology	Description
Day clinic	This is a healthcare facility in which patients spend part of the day under medical supervision but do not stay overnight.
Day-to-day benefits	These are the funds available in the Personal Medical Savings Account.
Dental appliances, their placement and orthodontic treatment	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. Professional fees, laboratory fees and the cost of the components used in placing dental appliances add up to this limit.
Dentistry	Remedi Medical Aid Scheme defines dentistry as the diagnosis, prevention and treatment of diseases of the teeth, gums and related structures of the mouth.
Remedi Rate	This is the rate that Remedi Medical Aid Scheme sets for paying accounts from healthcare providers.
Payment arrangements	We have payment arrangements in place with specific healthcare professionals to pay them in full at an agreed rate.
Related account	A related account is any account for dentistry done in a hospital or day clinic, other than the hospital or day-clinic account. This could be the anaesthesiologists, dentist or dental specialist's account.

## About the different types of dental providers

There are many different healthcare providers who give 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. Below are the different names and a description of each person's responsibilities.

Name	Description
Dentist	Dentists generally deal with the normal maintenance of oral hygiene, for example fillings, extractions and root-canal treatment.
Prosthodontist	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.
Periodontist	Periodontists specialise in the diagnosis, prevention and treatment of gum disease, for example root planning, flap surgery and gingivectomy.
Maxillofacial and oral surgeon	Maxillofacial and oral surgeons specialise in the treatment of structures in and around the mouth, for example extraction of impacted teeth, orthognathic surgery and repair of fractures to the jaw and other facial bones.
Orthodontist	Orthodontists correct and preserve the ideal position of the teeth and dentofacial structures using braces, retainers and other appliances.
Oral pathologist	Oral pathologists deal with pathology of the oral cavity.
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.

## The Dental and Oral Benefit, at a glance

### ***Dentistry done in the dentist's rooms is paid from your day-to-day benefits***

We pay dentistry done in the dentist's rooms from your available day-to-day benefits (Personal Medical Savings Account and Insured out-of-hospital benefit).



Administered by Discovery Health

### ***We pay dental appliances, their placement and orthodontic treatment up to a limit***

On the Comprehensive and Classic Plans, we pay dental appliances, their placement and orthodontic treatment up to a limit for each person for the year.

On the Standard Plan conservative dentistry is covered when the Standard option conservative dentistry formulary is used.

Please refer to the section Dental benefits available for your plan type for specific Benefit Option information.

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

We pay related accounts from the Hospital Benefit. A related account is any account for dentistry done in a hospital or day clinic, other than the hospital or day-clinic account. This could be the anaesthesiologists, dentist or dental specialist's account. We pay dentistry at 100% of the Remedi Rate on all plans.

### ***Preventative basic dentistry benefit***

A preventative basic dentistry will be available to members on the Classic and Comprehensive options in 2018. This will cover 1 dental examination per beneficiary including the infection control, prophylaxis, polishing and fluoride per annum payable from Risk. All other basic dentistry will continue to fund from the insured out-of-hospital benefit linked to the sub-limits and overall annual limit.

## **Severe Dental and Oral Surgery Benefit at a glance**

### ***Tell us about your surgery and we will tell you if it meets our terms and conditions for cover***

This benefit is subject to preauthorisation and the terms and conditions the Scheme sets.

### ***We cover a defined list of maxillofacial 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
- Surgery related to severe trauma

### ***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.

### ***How we cover other healthcare professionals***

We cover GPs and other healthcare services up to 100% of the Remedi Rate.

### ***How we cover radiology and pathology***

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

## **Getting the most out of your dental benefits**

### ***Make sure you have funds available in your Personal Medical Savings Account***

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

### ***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 Remedi Medical Aid Scheme pays.

The MaPS tool on [www.discovery.co.za](http://www.discovery.co.za) helps you find medical service providers where you will be covered without a co-payment.

### ***Make sure you have benefits available for dental appliances and orthodontics***

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 (Personal Medical Savings Account).

### ***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.

## **Dental benefits available for your plan type**

### **Comprehensive Option**

#### **Conservative dentistry**

The hospital account and anaesthesiologists' account for patients under the age of seven years and for wisdom-teeth removal will be covered up to the overall annual limit. The dentist's account is paid from the Insured Out-of-Hospital Benefit and thereafter from the Personal Medical Savings Account. Authorisation is needed for the above.

Conservative dentistry performed in hospital for patients over the age of seven years under anaesthetic will be funded as follows; the hospitalisation and anaesthetist cost will be for the member. The dentist's account will be paid from the Insured Out-of-Hospital Benefit and thereafter from the Personal Medical Savings Account.

Conservative dentistry done in the dentist's rooms will be paid from the Insured Out-of-Hospital Benefit and thereafter from the Personal Medical Savings Account.

### **Specialised Dentistry Benefit**

Specialised dentistry in hospital is subject to preauthorisation, the claims are paid up to the overall annual limit. Only the specialised dentistry procedure codes will accumulate towards the Specialised Dentistry Benefit. Specialised dental codes are subject to the overall annual limit with the following sub-limits:

- **R18 400** per beneficiary
- **R36 800** per family

Once this limit is reached, the claims will be paid from the Insured Out-of-Hospital Benefit and thereafter from the Personal Medical Savings Account, if applicable.

Specialised dentistry out of hospital (in doctor's rooms) needs no authorisation; the Specialised Dentistry Benefit will apply for the procedure codes (the defined codes accumulate to the limit):

- **R18 400 per beneficiary**
- **R36 800 per family**

### **Severe Dental and Oral Surgery Benefit**

You must preauthorise your admission to hospital at least 48 hours before you go in. Please call Remedi on 0860 116 116. You can also apply for approval by sending an email to [preauthorisations@discovery.co.za](mailto:preauthorisations@discovery.co.za)

### **Hospital account**

We pay the hospital account up to your Overall Annual Limit.

### **Other related accounts**

We pay related accounts like radiology and pathology as well as the dentist and other healthcare professionals up to your Overall Annual Limit up to a maximum of 100% of the Remedi Rate.

### **Classic Option**

#### **Conservative dentistry**

The hospital account and anaesthesiologists account for patients under the age of seven years and for wisdom-teeth removal will be covered up to the overall annual limit. The dentist's account is paid from the Insured Out-of-Hospital Benefit, authorisation is needed.

Conservative dentistry done in the dentist's rooms will be paid from the Insured Out-of-Hospital Benefit.

There is no benefit for conservative dentistry in hospital, the anaesthesiologists' account and the hospital account will be paid by the member. The dentist account is paid from the Insured Out-of-Hospital Benefit.

#### **Specialised Dentistry Benefit**

Specialised dentistry is paid from the Insured Out-of-Hospital Benefit and overall annual limit.



Administered by Discovery Health

Specialised dentistry in hospital is subject to preauthorisation, the claims are paid up to the overall annual limit. Related accounts will accumulate towards the Insured Out-of-Hospital Benefit limits, once the limit is reached the accounts will reject.

Specialised dentistry out of hospital (in doctor's rooms) needs no authorisation. The account for the doctor will be paid from the Insured Out-of-Hospital Benefit and once the limit is reached the claims will be rejected.

### **Severe Dental and Oral Surgery Benefit**

You must preauthorise your admission to hospital at least 48 hours before you go in. Please call Remedi on 0860 116 116. You can also apply for approval by sending an email to [preauthorisations@discovery.co.za](mailto:preauthorisations@discovery.co.za)

### **Hospital account**

We pay the hospital account up to your Overall Annual Limit.

### **Other related accounts**

We pay related accounts like radiology and pathology as well as the account from the dentist and other healthcare professionals up to your overall annual limit up to a maximum of 100% of the Remedi Rate.

### **Standard Option**

#### **Conservative dentistry**

Only basic dentistry will be covered from the Insured Out-of-Hospital Benefit. Basic dentistry includes consultations, extractions and fillings, including resin fillings up to three surface fillings per tooth; and excludes dentures and specialised dentistry.

There is no benefit for conservative dentistry in hospital, the anaesthesiologists' account and the hospital account will be paid by the member. The dentist's account is paid from the Insured Out-of-Hospital Benefit.

#### **Specialised dentistry**

Specialised dentistry is not paid for on the Standard Option.

### **Severe Dental and Oral Surgery Benefit**

You must preauthorise your admission to hospital at least 48 hours before you go in. Please phone Remedi on 0860 116 116. You can also apply for approval by sending an email to [preauthorisations@discovery.co.za](mailto:preauthorisations@discovery.co.za)

### **Hospital account**

We pay the hospital account up to your Overall Annual Limit.

### **Other related accounts**

We pay related accounts like radiology and pathology as well as the account from the dentist and other healthcare professionals up to your overall annual limit up to a maximum of 100% of the Remedi Rate.

## **Complaints process**



Administered by Discovery Health

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on 0860 116 116 or address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Remedi Medical Aid Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com) / [www.medicalschemes.com](http://www.medicalschemes.com)