

DENTAL  
RISK  
INSURANCE

Membership and policy maintenance **0861 843 842**

## FREQUENTLY ASKED QUESTIONS

### HOW TO UTILISE THE CONCIERGE SERVICE:

- Contact the call centre on **0861 372 343** or **(012) 741 5101** or send the word **DENTIST** via SMS to 45288 (our call centre agents will call you back) - SMS's are charged at R1 per SMS
- The requested Dentist, Orthodontist and other dental service appointment bookings will be made on your behalf
- An email / SMS confirmation of the booking and reference number will be sent to you

### HOW THE PRODUCTS WORK:

- Procedures may only be provided by registered general dentists (preferably on the DRC network)
- The procedure or service being claimed for must be provided while the policy is in force

### WHAT IS THE PROCEDURE WHEN CLAIMING?

- Once the procedure / service has been completed:
  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 session form
- All claims must be submitted within 3 months of the event occurring  
Claim documentation can be emailed to **dri@drclaims.co.za** OR faxed to **086 687 1285**

### WHEN AM I COVERED?

- As soon as any relevant waiting periods expired and all premiums are paid up to date – please refer to the benefit table
  - If no contribution is made to the policy and/or you are in arrears, you are not covered
  - Should a debit order not be honoured by the bank, we will re-introduce the debit order to the bank for a fee of R10.00
- NOTE: Should a debit order be rejected a second time, the policy will automatically be cancelled**

### HOW DOES THE 10% CASH BACK WORK?

- Once 13 consecutive contributions have been received for the BRONZE, SILVER or GOLD options and no claims / usage has been allocated to the policy, 10% of the cash value received of the 13 months contributions will be paid back to the owner of the policy
- The bank details used for the monthly debt order deduction from the policy holder will be used as the default bank account for the back pay

YOUR SMILE PROTECTOR

silver

## Benefit Offering:

DENTAL PROCEDURE DESCRIPTION	WAITING PERIODS	USAGE PER ANNUM	ANNUAL COVER PER PERSON
Consultations	3 months	4 visits @ R165 each	R 660.00
Fillings	3 months	8 fillings @ R350 each	R 2 800.00
X-rays	3 months	8 x-rays @ R65 each	R 520.00
*Extractions	3 months	4 extractions @ R250 each	R 1 000.00
Emergency Root Canal	3 months	4 events @ R700 each	R 2 800.00
Root Canal xxx	6 months	2 events @ R1500 each	R 3 000.00
Dentures xxx	6 months	1 full set per 5 years	R 3 500.00
Crowns xxx	6 months	2 crowns @ R6 000 each	R 12 000.00
Implants xxx	6 months	2 implants @ R18 000 each	R 36 000.00
*Wisdom Teeth (chairs) xxx	6 months	2 teeth @ R8 000 each	R 16 000.00
*Wisdom Teeth (hospital) xxx	6 months	2 teeth @ R15 000 each	R 30 000.00
**Orthodontist xxx	6 months	1 treatment plan per life time	R 25 000.00
Trauma xxx	1 month	1 per year	R 25 000.00
Oral Care Package xxx	1 month	Not Included	
<b>TOTAL COVER</b>			<b>R 158 280.00</b>

*Principal Member	Spouse Dependant	Adult Dependant (child older than 21 years)	Child Dependant (younger than 21 years)
R 199.00	R 153.00	R153.00	R98.00

\*Extractions and removal of Wisdom Teeth will only be covered once per tooth  
\*\*Orthodontic treatment will be done once per life-time xxx Pre-Authorisation is required before any such treatment/procedure is performed – in the case of Trauma, authorisation must be given within 48 hours of the event occurring. **The benefit descriptions in this brochure do not supersede the Benefit Policy. E&OE.**

**NOTE: BENEFITS AVAILABLE PER ANNUM TO APPLICANTS IF AGREEMENT IS ENTERED INTO BEFORE THE AGE OF 65**

## Value Added Benefits:

### STEM CELLS: SKIN BURN GROWTH SERVICE DESCRIPTION (Silver & Gold options)

In the event that an insured person sustains burn injuries of more than 30% of the body and where skin grafts are needed for a skin transplant, we will arrange the harvesting of the stem cells and the growth of the skin needed for such a transplant. Pre-authorisation is needed in all cases.

- Only the arrangement of the harvesting of the stem cells process and the actual growth of the skin grafts are covered. (Medical costs such as doctors, theatre or hospital costs are for the policy holders own account)
- For any queries and claims contact StemSave directly on **0860 336 8478**

**10% CASH PAY BACK BONUS**  
FOR LOW OR NO CLAIMS  
AFTER A  
13 MONTH PERIOD



**\* Get R100 subsidy towards main member premium monthly**

**proudly  
partnering  
with**

