

# 2018 Dental Insurance

Because your smile matters!



SILVER

DENTAL PROCEDURE DESCRIPTION	WAITING PERIODS	USAGE PER ANNUM
<b>BASIC DENTISTRY – 3 months waiting period</b>		
Consultations	3 months	4 @ R340 per visit
Fillings	3 months	4 @ R400 per filling
X-rays	3 months	5 x-rays @ R85 each
Extractions	3 months	3 extractions @ R200 each
Emergency Root Canal	3 months	3 events @ R300 each
Bite Plate	3 Months	1 Per annum @ R800
Mouth Guard	3 Months	1 Per 24 month cycle @ R400
Pan Scan (for over 18yrs)	1 month	1 Per policyholder @ R300
Preventative: Scale & Polish	3 months	1 Event @ R150
<b>SPECIALISED DENTISTRY – Pre-authorization required before any procedure commences</b>		
Wisdom Teeth in Hospital	6 Months	4 Teeth @ R1 000 each
Root Canal	6 Months	2 Teeth @ R3 500 each
Dentures	6 Months	2 Events @ R1 300 each
Temporary Crowns	6 Months	1 Full set every 5 years @ R3 000
Crowns and Bridge work	6 Months	2 Events @ R600 each
Implants (pin and placement)	6 Months	1 Event @ R3 000
<b>Protector Benefit: Trauma of R25 000 available once per year after 1 months registration</b>		
Premium Waiver		3 months premium cover

**\* Get R112.50 subsidy towards main member premium monthly**

*Principal Member	Spouse Dependant	Adult Dependant (child older than 21 years)	Child Dependant (younger than 21 years)
R 225.00	R 170.00	R 170.00	R 110.00

\*Extractions and removal of Wisdom Teeth will only be covered once per tooth  
\*\*Orthodontic treatment will be done once per life-time. 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**

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with**



Membership and policy maintenance **0861 843 842**

#### 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
- Ensure all Specialised dental procedures are pre-authorized before the treatment commences

Do you need a dentist? For a list of our DRC preferred providers, please visit our website: [www.dentalrisk.co.za](http://www.dentalrisk.co.za)

#### WHAT IS THE PROCEDURE WHEN CLAIMING?

- 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
- 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 1 month 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**

#### WHEN AM I COVERED? (Compulsory Panoramic Scan)

- As soon as any relevant waiting periods expired and all premiums are paid up to date – please refer to the benefit table and
- A Compulsory Panoramic scan has been submitted. (A Panoramic scan is required to activate Specialised dental benefits - no pre-authorization will be processed if this scan has not been received)

**PANORAMIC 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. The Panoramic radiograph will only be paid by DRUM once the scan has been received by DRUM via email [smile@dentalrisk.co.za](mailto:smile@dentalrisk.co.za). The cover is limited to Medicross (a list is available on our website) or any other facilities that has a panoramic radiograph machine. A benefit of R300 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-authorization for Specialised dentistry be submitted prior to the panoramic radiograph received, these requests will be denied. **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 may apply to have these procedures redone.

**NOTE:** 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 an extra fee of R10.00. **Should a debit order be rejected a second time, the policy will automatically be cancelled!**