

KEYCARE DENTISTRY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME

Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

Overview

Discovery Health Medical Scheme is committed to providing access to quality and cost-effective private healthcare for you. Included on the KeyCare Plus and KeyCare Start plans, you have cover for dentistry in the KeyCare Networks.

This document outlines the dentistry benefit for KeyCare plans only. This is a brief overview of what the benefit offers.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Dental therapist	Oral hygienists work with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.
Dentist	Dentists generally deal with the normal maintenance of oral health, for example fillings, extractions and root canal treatment.
Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, allied healthcare professional, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit <u>www.discovery.co.za</u> or click on Find a healthcare provider on the Discovery app to view the full list of designated service providers (DSPs).

Who qualifies for the benefit?

If you are on a KeyCare Plus or KeyCare Start Plan, you have cover for out-of-hospital dentistry. The KeyCare Core plan does not offer day-to-day dental benefits.

What is the benefit?

The KeyCare Dental Benefit covers out-of-hospital dentistry which includes consultations, limited fillings, x-rays, tooth extractions, cleaning and polishing, subject to the list of procedures and limitations described in the table at the end of the document. Certain rules and limits apply. Network dentists can prescribe medicine according to the KeyCare dental medicine list (formulary) available on <u>www.discovery.co.za</u> under Medical Aid > Manage your health plan > Find important documents and certificates.

This benefit does not include cover for root canal therapy, bridges, implants, crowns, full or partial dentures, dental laboratory technicians' fees and stitching when a tooth is extracted. If you need this treatment, you will have to pay for these in full. In-hospital dentistry is not covered on any of the KeyCare plans.

Important information

You must use a KeyCare network dentist or a network dental therapist. To find a dentist in the network, please use the find a healthcare provider tool by visiting <u>www.discovery.co.za</u>.

We cover a defined list of dental treatments

Your dental services at a KeyCare network dentist include:

- Basic dentist care as listed in the table below
- Motivation or authorisation for treatment as required

Information on any treatment not covered by the benefit for which you will have to pay.

Below is a list of benefits covered on KeyCare Plus and KeyCare Start at a network dentist or a network dental therapist. Approval is subject to clinical review:

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PROCEDURE	DESCRIPTION	COMMENTS		
Diagnostic procedures				
8101	Full mouth examination and health assessment	Twice per year (Not within 180 days of a previous 8101)		
8104	Examination consultation specific problem	Not allowed within 4 weeks of procedure code 8101 and 8104		
8107	Intra-oral radiographs per film	Subject to KeyCare protocols – combination of 8107 and 8112 - More than one per visit or three per check- up visit (8101) requires approval.		
8112	Intraoral radiograph – bitewing	Subject to KeyCare protocols – combination of 8107 and 8112 - More than one per visit or three per check- up visit (8101) requires approval		
	Extraction	15		
8201	First tooth extraction in each quadrant			
8202	Each additional tooth			
	Preventive proc	cedures		
8151 (Oral hygiene education) has been removed from the KeyCare Dentistry Formulary since 2013. Dentists who are part of the KeyCare agreement network are aware that they should not charge for this code and if they do, the member will not be liable for this rejection.				
8155	Polish only	Limited to twice per year, any combination of 8155 and 8159 (Not within 180 days of a previous 8155 or 8159). Allowed for all ages		
8159	Scale and polish	Limited to twice per year, any combination of 8155 and 8159 (Not within 180 days of a previous 8155 or 8159). Only allowed for patients who are 12 years of age or above		
8161	Fluoride treatment	Twice per year (Not within 180 days of a previous 8161). We only pay for children under the age of 12 as we do not cover fluoride treatment for adults		

Basic restorative procedures (subject to specific clinical guidelines) 1 Restoration code per tooth number in a 9-month period

8341	Amalgam - one surface	Back teeth – premolars and molars
8342	Amalgam – two surfaces	Back teeth – premolars and molars
8343	Amalgam – three surfaces	Back teeth – premolars and molars
8344	Amalgam – four or more surfaces	Back teeth – premolars and molars
8351	Resin – one surface, anterior	Front teeth – incisors and canines
8352	Resin – two surfaces, anterior	Front teeth – incisors and canines
8353	Resin – three surfaces, anterior	Front teeth – incisors and canines
8354	Resin – four or more surfaces, anterior	Front teeth – incisors and canines

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PROCEDURE	DESCRIPTION	COMMENTS		
8367	Resin – one surface, posterior	Back teeth – premolars and molars		
8368	Resin – two surfaces, posterior	Back teeth – premolars and molars		
8369	Resin – three surfaces, posterior	Back teeth – premolars and molars		
8370	Resin – four or more surfaces, posterior	Back teeth – premolars and molars		
Endodontics				
8132	Removal of the nerve for relief of pain	Emergencies only Maximum of one per visit		
Miscellaneous				
8109	Infection control	Maximum of two per visit		
8145	Local anesthetic	One per visit		
8110	Sterilised equipment tray for surgical procedures	May only be billed if the provider bills for any of the following procedure codes: 9011, 8731, 9013, 8201 and 8202		
Surgical incision				
8731	Incision and drainage of abscess – intra-oral	One per visit. More than one requires approval Not covered for dental therapists		
9011	Incision and drainage of abscess – intra-oral (pyogenic)	One per visit. More than one requires approval		
9013	Incision and drainage of abscess – extra-oral (pyogenic)	One per visit. More than one requires approval Not covered for dental therapists		

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Contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66 Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7. PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 STEP 1 - TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your guery has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 STEP 2 - TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a guery or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 STEP 3 - TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

4 STEP 4 - TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za | 0861 123 267 | www.medicalschemes.co.za

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