

## Dental and Oral Benefit - 2024

### Who we are

The Malcor Medical Aid Scheme (referred to as 'the Scheme'), registration number 1547, is the medical scheme that you are a member of. This 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 and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

### Overview

This document explains the Dental and Oral Benefit for 2024.

It gives you details about how Malcor Medical Aid Scheme defines and pays dentistry – in the rooms, in hospital or at a day clinic.

### Some of the commonly used words in this document

There are a number of terms we refer to 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.  |
| Overall Annual Out-of-hospital Benefit                       | This is the overall funds available for payment on out-of-hospital claims.  |
| Overall Annual In-hospital Benefit                           | This is the overall funds available for payment on in-hospital claims.  |
| Dental appliances, their placement and orthodontic treatment | 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  | The diagnosis, prevention and treatment of diseases of the teeth, gums and related structures of the mouth.   |
| Scheme Rate  | This is the rate that Malcor 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. Here are the different names and a description of each provider'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 Out-of-hospital Dental Benefit**

We pay dentistry done in the dentist's rooms from your available Overall Annual Out-of-hospital Dental Benefits.

Dental appliances, their placements and orthodontic treatment is funded from the available funds in your Out-of-hospital Dental Benefit.

Orthodontic treatment is only funded for members under the age of 21.

Dental therapy procedures are also funded from the Overall Annual Out-of-hospital Benefit and is limited to the dental therapy procedures sub-limit on Plan A and Plan B

Please refer to the section *Dental benefits available for your plan* for specific plan information.

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

We pay approved admissions to hospital for dentistry from your Overall Annual In-Hospital Benefit for certain conditions:

- The member is under the age of 12
- The member is having impacted wisdom teeth removed
- The member is having an apicectomy.

Orthognathic surgery and complicated surgeries will be reviewed by our panel of Medical Advisors.

We pay related accounts from your Hospital Benefit. This could be the anaesthesiologists, dentist or dental specialist's account including all materials and dressings used in theatre. We pay dentistry at 100% of the Scheme Rate on all plans.

It is important to get pre-authorisation before the hospital event to ensure that claims are paid from the correct benefit.

***Maxillofacial procedures and trauma related surgery*** is subject to pre-authorisation and will be funded from the Overall Annual In-hospital Benefit.

## **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.

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

### **Make sure you have funds available in your Dental Benefit for out-of-hospital procedures**

We pay for dentistry done in the rooms from the Overall Annual Out-of-hospital Benefits. If you don't have funds available in your Dental Benefit, 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 Malcor Medical Aid Scheme pays.

You can find medical service providers where you will be covered without a co-payment on [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za) > Find a healthcare professional.

## **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 they 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 make sure we pay the accounts from the correct benefit.

Without a place of service indicator on the claim, we will pay the claim from your Overall Annual Out-of-hospital Benefits.

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

### **Malcor Plan A**

#### **In-hospital dentistry**

The hospital account and related accounts for members under the age of 12 years, for wisdom-teeth removal or for apicectomies will be covered up to the In-hospital Benefit.

Dentistry performed in hospital for members over the age of 12 years under anaesthetic will be funded from your Overall Annual Out-of-hospital Benefit limited to the Dental Benefit, where no authorisation was obtained or where authorisation was declined.

#### **Out-of-hospital dentistry**

Dentistry done in the dentist's rooms will be paid from the Overall Annual Out-of-hospital Benefit subject to the Dental Benefit:

- Member only R12 312
- Member and one dependant – R20 510
- Member and two dependants – R26 665
- Member and three dependants – R32 730
- Member and four or more dependants – R38 982.

### **Dental therapy procedures**

We cover dental therapy procedures from the Overall Annual Out-of-hospital Benefit subject to a limit of R1 565 for each family a year.

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

You must pre-authorise your admission to hospital at least 48 hours before you go in, by calling Malcor Medical Aid Scheme on 0860 100 698.

## **Malcor Plan B**

### **In-hospital dentistry**

The hospital account and related accounts for members under the age of 12 years, for wisdom-teeth removal or for apicectomies will be covered up to the In-hospital Benefit.

Dentistry performed in hospital for members over the age of 12 years under anaesthetic will be funded from your Overall Annual Out-of-hospital Benefit limited to the Dental Benefit, where no authorisation was obtained or where authorisation was declined.

### **Out-of-hospital dentistry**

Dentistry done in the dentist's rooms will be paid from the overall annual out-of-hospital limit subject to the Dental Benefit:

- Member only R5 491
- Member and one dependant – R9 151
- Member and two dependants – R11 883
- Member and three dependants – R14 626
- Member and four or more dependants – R15 538.

### **Dental therapy procedures**

We cover dental therapy procedures from the Overall Annual Out-of-hospital Benefit subject to a limit of R1 045 for each family a year.

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

You must pre-authorise your admission to hospital at least 48 hours before you go in, by calling Malcor Medical Aid Scheme on 0860 100 698.

## **Malcor Plan C**

### **In-hospital dentistry**

The hospital account and related accounts for members under the age of 12 years, for wisdom-teeth removal or for apicectomies will be covered up to the In-hospital Benefit.

Dentistry performed in hospital for members over the age of 12 years under anaesthetic will be funded from your Overall Annual Out-of-hospital Benefit, where no authorisation was obtained or where authorisation was declined.

### **Out-of-hospital dentistry**

Dentistry done in the dentist's rooms will be paid from the Overall Annual Out-of-hospital Limit.

### **Dental therapy procedures**

We cover dental therapy procedures from the Overall Annual Out-of-hospital Benefit.

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

You must pre-authorise your admission to hospital at least 48 hours before you go in, by calling Malcor Medical Aid Scheme on 0860 100 698.

### **Contact us**

You can call us on 0860 100 698 or visit [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za) for more information.

### **Complaint process**

You can lodge a complaint or query with Malcor Medical Aid Scheme directly on 0860 100 698 or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process.

Members who want to approach the Council for Medical Schemes for assistance can do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za). Customer Care Centre: 0861 123 267, website: [www.medicalschemes.co.za](http://www.medicalschemes.co.za).