

Cover for Dental Treatment 2024

Who we are

Sasolmed (referred to as 'the Scheme'), registration number 1234, 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). Discovery takes care of the administration of your membership for the Scheme.

Overview

This document explains cover for dental treatment. It gives you details on how Sasolmed defines and pays for dental treatment in the dentist's or dental specialist's rooms, in hospital and at a day clinic. All treatment is subject to managed healthcare protocols and the Scheme Rules.

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
Conscious sedation	Conscious sedation is a drug-induced depression of consciousness during which the patient responds purposefully to verbal commands, either alone or accompanied by light touch.
Co-payment	Sasolmed pays service providers at the set Scheme Tariff. If the service providers charge more than the Scheme Tariff, the outstanding amount will be for your own cost.
Cover	Cover refers to the benefits you have access to and how we pay for these healthcare services such as consultations, medicine, and hospitals, on your network option.
Direct co-payment	Sasolmed pays service providers at the set Scheme Tariff. For certain treatments there is a co-payment even if the provider doesn't charge above the Scheme Tariff.
Deductible co-payment	The Scheme pays up to the Scheme tariff however you remain responsible for payment of the deductible co-payment which will be recovered via the employer.
Dental technician	Dental technicians do not interact with patients directly. Instead, they work from dental impressions or models provided by dental practitioners to create various dental appliances, including dentures, crowns, orthodontic plates, and other custom dental prosthetics.

Dental therapist	Dental therapists focus on the holistic care of patients, which ranges from the prevention of oral disease and promotion of oral health to the alleviate oral abnormalities, pain and disease and also function in the fields of preventive, promotive and rehabilitative health.
Dentist	Dentists generally deal with the normal maintenance of oral hygiene, for example fillings, extractions, and root canal treatment.
Maxillo-facial and oral surgeon	Maxillo-facial and oral surgeons specialise in the treatment of structures in and around the mouth, for example extraction of fractured or impacted teeth, orthognathic surgery, and the repair of fractures to the jaw and other facial bones.
Oral pathologist	Oral pathologists deal with pathology of the oral cavity.
Oral hygienist	Oral hygienists work with a dental practitioner performing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.
Orthodontist	Orthodontists correct and preserve the ideal position of the teeth and dentofacial structures using braces, retainers, and other appliances.
Payment arrangement	We have payment arrangements in place with specific healthcare providers to pay them in full at a higher tariff.
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.
Scheme Tariff	This is the tariff we pay for healthcare services from hospitals, pharmacies, healthcare provider and other providers of relevant health services.

Basic Dentistry

Basic dentistry includes out-of-hospital consultations and visits, including minor oral surgery and associated treatment, removal of teeth and roots, removal of wisdom teeth, exposure of teeth for orthodontic reasons, suturing of wounds, plastic dentures, and dental technician's fees. The benefit also includes cover for oral hygienist and dental therapist consultations.

Cover is unlimited and claims are paid at 100% of the Scheme Tariff for in room procedures and 200% for removal of wisdom teeth and/or for bony impactions in healthcare provider's rooms as an alternative to hospitalisation.

Cover for in-hospital consultations and oral surgery procedures is unlimited at 100% of the Scheme Tariff and at 150% for specialists. Members are responsible for a direct co-payment of R1 500 per admission for dental procedures in hospital. The direct co-payment may be waived.

For children younger than eight years, the direct co-payment of R1 500 will not apply.

In-hospital basic dentistry is subject to pre-authorisation.

Advanced Dentistry

Advanced dentistry includes services for inlays, crowns, bridges, mounted study models, metal base partial dentures, treatment by periodontists, prosthodontists, and dental technicians' fees for all such dentistry. Cover is limited to R12 000 per beneficiary per year and further limited to R15 500 per family per year. Claims are paid at 100% of the Scheme Tariff and members are responsible for a 20% deductible co-payment.

Orthodontic treatment

Cover is limited to the advanced dentistry benefit limit. Claims are paid at 100% of the Scheme Tariff and members are responsible for a 20% deductible co-payment.

Orthognathic surgery

Cover includes hospitalisation, specialist and anaesthetist's fees, special investigations, materials, plates, screws and bone equivalents, and all associated costs. Cover is limited to the advanced dentistry benefit limit, subject to pre-authorisation. Claims are paid at 100% of Scheme Tariff and 150% for specialists in hospital. The member is responsible for a 20% deductible co-payment.

Osseo-integrated implants – in and out of hospital

This is an all-inclusive benefit for hospitalisation, dental practitioner, anaesthetist, bone, bone equivalents, all material and components and cost of the implant. Claims are paid at 100% of Scheme Tariff and at 150% for specialists in hospital, subject to pre-authorisation. Cover is limited to R19 250 per family and members are responsible for a 20% deductible member co-payment.

General anaesthesia and conscious sedation for dental procedures

General anaesthesia and conscious sedation are covered for children aged eight years and younger, or for the treatment/removal of bony impacted third molars. Claims are paid at 150% of the Scheme Tariff in hospital and at 100% of the Scheme Tariff out of hospital, subject to pre-authorisation. However, you may need to pay a R1,500 co-payment.

Maxillo-facial surgery and consultations – in and out of hospital

Specific oral surgery by maxillo-facial specialists

Consultations and visits, removal of teeth, para-orthodontic surgical procedures, and preparation of jaws for prosthetics. Cover is limited to the advanced dentistry benefit limit, subject to pre-authorisation. Claims are paid at 100% of the Scheme Tariff, 150% for specialists in hospital, 150% for procedures under conscious sedation in doctor's rooms. Members are responsible for a 20% deductible co-payment.

Maxillo-facial surgery

Surgical removal of tumors and neoplasms, sepsis, trauma, congenital birth defects and other surgery. Cover is unlimited and claims are paid at 100% of the Scheme Tariff and 150% for specialists in hospital, subject to pre-authorisation.

Complaints process

You may lodge a complaint or query with Sasolmed directly on **0860 002 134** or send an email to enquiries@sasolmed.co.za

If your query or complaint is not resolved to your satisfaction, address a complaint in writing to the Principal Officer at the Scheme's registered address. Please be sure to include the reference number obtained through your direct contact with the Scheme.

Should your complaint still remain unresolved, you may lodge a formal dispute by following the Sasolmed internal disputes process, which is explained on the website at sasolmed.co.za

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.co.za / www.medicalschemes.co.za

Contact us

You can find other important information on our website at sasolmed.co.za or contact us on **0860 002 134**.