Dental and Oral Benefit

2012
Overview

This document explains the Dental and Oral Benefit for 2012.

It gives you details about how Discovery Health defines and pays dentistry – both in the rooms, in hospital or a day-clinic.

You’ll also find information about your cover for severe dental surgery covered as part of the Severe Dental and Oral Surgery Benefit.

Some of the commonly used terms we use in this document

There are a number of other terms we refer to in the document that you may not be familiar with. We give you the meaning of these terms.

<table>
<thead>
<tr>
<th>Terminology</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day-clinic</td>
<td>This is a healthcare facility in which patients spend a substantial part of the day under medical supervision but do not stay overnight.</td>
</tr>
<tr>
<td>Day-to-day benefits</td>
<td>These are the funds available in the Medical Savings Account or Above Threshold Benefit.</td>
</tr>
<tr>
<td>Deductible</td>
<td>This is the amount that you must pay upfront to the hospital or day-clinic. You must pay this amount from your pocket.</td>
</tr>
<tr>
<td>Dental appliances and orthodontic treatment</td>
<td>Dental appliances and orthodontics will be subject to a limit and pay from the day-to-day benefits. Related accounts for orthognathic surgery is also funded from this benefit and is subject to this limit. Dental appliances include crowns, dentures, bridges, clasps, veneers, implants, inlays or onlays and pontics. Professional fees, laboratory fees as well as the cost of the components used in placing dental appliances add up to the limit.</td>
</tr>
<tr>
<td>Dentistry</td>
<td>Discovery Health defines dentistry as the diagnosis, prevention, and treatment of diseases of the teeth, gums, and related structures of the mouth.</td>
</tr>
<tr>
<td>Discovery Health Rate</td>
<td>This is the rate that Discovery Health sets for paying accounts from healthcare professionals.</td>
</tr>
<tr>
<td>Payment arrangements</td>
<td>We have payment arrangements in place with specific specialists to pay them in full at a higher rate.</td>
</tr>
<tr>
<td>Related account</td>
<td>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 anaesthetist, dentist or dentist specialist’s account.</td>
</tr>
</tbody>
</table>
There are many different healthcare providers who provide 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 person’s responsibilities.

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist</td>
<td>Dentists generally deal with the normal maintenance of oral hygiene, for example fillings, extractions and root canal treatment.</td>
</tr>
<tr>
<td>Prosthodontist</td>
<td>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.</td>
</tr>
<tr>
<td>Periodontist</td>
<td>Periodontists specialise in the diagnosis, prevention and treatment of gum disease, for example root planning, flap surgery and gingivectomy.</td>
</tr>
<tr>
<td>Maxillo-facial and oral</td>
<td>Maxillo-facial and oral surgeons specialise in the treatment of structures in and around the mouth, for example extraction of impacted teeth, orthognathic surgery and the repair of fractures to the jaw and other facial bones.</td>
</tr>
<tr>
<td>Oral pathologist</td>
<td>Oral pathologists deal with pathology of the oral cavity.</td>
</tr>
<tr>
<td>Dental therapist</td>
<td>A dental therapist is a practitioner who delivers basic dental treatment like oral examinations, extractions and basic fillings.</td>
</tr>
<tr>
<td>Oral hygienist</td>
<td>Oral hygienists work with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction and fluoride treatment.</td>
</tr>
<tr>
<td>Dental technician</td>
<td>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.</td>
</tr>
</tbody>
</table>
The Dental Benefit, at a glance

You don’t need to call us before having dental treatment
There is no need to call us before having treatment even if you are admitted to hospital.

No overall limit for dentistry
There is no overall limit for dentistry on most of our plans, except for the Executive Plan.

Dentistry done in the dentist’s rooms is paid from your day-to-day benefits
We pay dentistry done in the dentist’s rooms from your available day-to-day benefits (Medical Savings Account and Above Threshold Benefit where applicable).

We pay dental appliances and orthodontic treatment up to a specific limit on the Comprehensive and Priority Plans
On the Comprehensive and Priority Plans, we pay dental appliances, their placement and orthodontic treatment (including related accounts for orthognathic surgery) up to a limit for each person for the year from available day-to-day benefits, regardless of the place of treatment.

On the Executive Plan, all dentistry including dental appliances and orthodontic treatment will be paid up to the overall limit.

Deductible amount payable upfront for hospital or day-clinic admissions
You need to pay an amount upfront (deductible) to the hospital or day-clinic for dentistry done in hospital. This amount depends on the member’s age and the place of treatment. We pay the balance of the hospital or day-clinic account from the Hospital Benefit. This deductible does not apply to the Executive Plan.

We pay the related accounts for hospital or day-clinic admissions from the Hospital Benefit
Other than the Executive Plan, we pay related accounts from the Hospital Benefit. 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 anaesthetist, dentist or dentist specialist’s account.

We pay dentistry at 100% of the Discovery Health Rate on all plans except the Executive Plan where we pay the claims at 300% of the Discovery Health Rate for specialists.
We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on Classic Plans and 100% of the Discovery Health Rate on Essential and Coastal Plans. We pay other healthcare professionals up to 100% of the Discovery Health Rate on all plans.

Accounts for dental appliances and orthodontic treatment, including related accounts for orthognathic surgery, are paid from the available day-to-day benefits regardless of the place of treatment.

We do not cover in-hospital dentistry on the KeyCare Plans
In-hospital dentistry is not covered on the KeyCare Plans.
Tell us about your surgery and we’ll tell you if it meets our terms and conditions for cover

This benefit is subject to preauthorisation and the terms and conditions the Scheme sets.

We cover a defined list of maxillo-facial procedures

We cover a defined list of procedures that form part of the Severe Dental and Oral Surgery Benefit from the Hospital Benefit.

The procedures that are included in the Severe Dental and Oral Surgery Benefit are:

- Internal temporomandibular joint (TMJ) surgery
- Cleft palate repairs
- Surgery for severe life-threatening infections
- Cancer-related surgery
- Severe trauma-related surgery.

There is no limit for these procedures

There’s no overall limit for the procedures covered on the Severe Dental and Oral Surgery Benefit. Accounts for dental appliances and their placement, are paid from the available day-to-day benefits regardless of the place of treatment.

Full cover for specialists who we have an agreement with

You can benefit by using specialists who we have an agreement with, because we will cover their approved procedures in full. If you are on a Classic Plan, you benefit from access to the broadest range of specialists who we pay in full.

You may have a co-payment if you use other specialists

If you are treated in hospital by a specialist who we do not have an agreement with, we cover you as follows:

- On the Executive Plan, up to 300% of the Discovery Health Rate
- On the Classic Plans, up to 200% of the Discovery Health Rate
- On the Essential, Coastal and KeyCare Plans, up to 100% of the Discovery Health Rate.

Other healthcare professionals

We cover GPs and other healthcare services up to 200% of the Discovery Health Rate on the Classic Plans and 100% of the Discovery Health Rate on the Executive, Essential, Coastal and KeyCare Plans.

Radiology and pathology

We cover radiology and pathology up to 100% of the Discovery Health Rate on all plans.
Getting the most out of your dental benefits

Make sure you have funds available in your Medical Savings Account

We pay dentistry done in the rooms from the day-to-day benefits. If you don’t have funds available in your Medical Savings Account you will be responsible to pay the dentist and dental specialist’s account from your pocket.

Members on the Executive, Comprehensive and Priority Plans have additional cover from the Above Threshold Benefit when you reach your Annual Threshold.

Remember that Core Plans do not cover out-of-hospital day-to-day costs so you will be responsible for these costs.

Use a dental specialist who we have an agreement with

If we have an agreement 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 agreement with, you will be responsible for any shortfall between what the provider charges and what Discovery Health pays.

Discovery Health MaPS Advisor (medical and provider search) helps you find medical service providers where you will be covered without a co-payment. Go to www.discovery.co.za for more details.

Make sure you have benefits available for dental appliances and orthodontics

When we refer to dental appliances we refer to any fixed or removable dental appliance such as implants, crowns, veneers, bridges, dentures and inlays. This also includes orthodontic treatment like braces and retainers and related accounts for orthognathic surgery.

We pay all dental appliances, their placement and orthodontic treatment from the available funds in the day-to-day benefits (Medical Savings Account and Above Threshold Benefit, where applicable), regardless of the place of treatment.

On the Comprehensive and Priority Plans, there is an annual limit for dental appliances, their placement and orthodontic treatment. Please refer to the Dental benefits for your plan type section for more details about this limit. If you join the medical scheme after January, you won’t get the full limit because it is calculated by counting the remaining months in the year.

On the Executive Plan dental appliances, their placement and orthodontic treatment is covered up to the overall limit for dentistry.

You’ll pay a smaller amount upfront when you have dentistry done in a day-clinic instead of a hospital

For dental admissions to a hospital or day-clinic, you need to pay a portion of your hospital or day-clinic account upfront. This amount varies, depending on your age and the place of treatment. This excludes the Executive Plan.
<table>
<thead>
<tr>
<th>Member younger than 13 years</th>
<th>Hospital</th>
<th>Day-clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>R1 300</td>
<td>R650</td>
<td></td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
<td>R2 200</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital or day-clinic account from the Hospital Benefit.

**Your dentist and dental specialist must include specific information on the account**

**Tooth numbers**
Your dentist and dental specialist needs to give the relevant tooth numbering on their account. 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.

If we receive accounts with no tooth numbering, we will not be able to pay the account.

**Place of service indicator**
In addition to the tooth numbers your dentist or dental specialist also needs to indicate on each claim where he or she performed the dental treatment. This could be in the doctor’s rooms or in hospital or even in a day-clinic facility.

Including this information on your doctor’s account will ensure we pay the accounts from the correct benefit. Without a place of service indicator on the claim, we will pay the claim from your day-to-day benefits.
Executive Plan

There is a limit of R30 500 a person for the year for dentistry. If you join the medical scheme after January, you won’t get the full limit because it is calculated by counting the remaining months in the year.

Dentistry done in the rooms
We pay these accounts from the available funds in your Medical Savings Account and Above Threshold Benefit. These accounts add up to the overall dentistry limit.

Dentistry done in a hospital or day-clinic
We pay the hospital or day-clinic account from the Hospital Benefit. The hospital or day-clinic account adds up to the overall dentistry limit.

We pay the related accounts including the dentist, dental specialist and anaesthetist’s account, from the available funds in your Medical Savings Account and Above Threshold Benefit at 300% of the Discovery Health Rate for specialists and anaesthetists and 100% of the Discovery Health Rate for other healthcare professionals. These accounts also add up to the overall dentistry limit.

Orthognathic surgery done in hospital
We pay the hospital account from the Hospital Benefit. The hospital account does not add up to the overall dentistry limit.

We pay the related accounts including the dentist, dental specialist and anaesthetist’s account, from the available funds in your Medical Savings Account and Above Threshold Benefit at 300% of the Discovery Health Rate for specialists and anaesthetists and 100% of the Discovery Health Rate for other healthcare professionals. These accounts also add up to the overall dentistry limit.

Severe Dental and Oral Surgery Benefit
Hospital account
We pay the hospital account from the Hospital Benefit.

Dental specialist and anaesthetist’s accounts
We pay the accounts from the available funds in your Medical Savings Account and Above Threshold Benefit. The rates we pay providers are:

| Who we have an agreement with | Paid in full at the agreed rate |
| Who we do not have an agreement with | Paid up to a maximum of 300% of the Discovery Health Rate for specialists and 100% for other healthcare professionals |
Other related accounts
We pay related accounts like radiology and pathology as well as the dentist and other healthcare professionals from the available funds in your Medical Savings Account and Above Threshold Benefit up to a maximum of 100% of the Discovery Health Rate.

Comprehensive Series

Dentistry done in the rooms
There is no overall limit for dentistry. We pay these accounts from the available funds in your Medical Savings Account and Above Threshold Benefit. We pay all accounts up to 100% of the Discovery Health Rate.

Dental appliances and orthodontic treatment
We pay dental appliances, their placement and orthodontic treatment (including related accounts for orthognathic surgery) from the available funds in your Medical Savings Account and Above Threshold Benefit, regardless of the place of treatment, up to an annual limit of R17 400 for each person. If you join the medical scheme after January, you won’t get the full limit because it is calculated by counting the remaining months in the year.

Dentistry done in a hospital or day-clinic
Hospital or day-clinic account
For admissions to a hospital or day-clinic for dentistry, you need to pay a portion of your hospital or day-clinic account upfront. This amount varies, depending on your age and the place of treatment.

<table>
<thead>
<tr>
<th></th>
<th>Hospital</th>
<th>Day-clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member younger than 13 years</td>
<td>R1 300</td>
<td>R650</td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
<td>R2 200</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital or day-clinic account from the Hospital Benefit.

If you are on the Classic and Essential Delta Comprehensive network option: You must use a Delta Network Hospital. If you are admitted to a Delta Network Hospital you need to pay the deductible depending on the patient’s age, as shown in the table above. If you go to a hospital not on the Delta Hospital Network, you need to pay a deductible of R4 550.

Related accounts
We pay the related accounts including the dental specialist, from the Hospital Benefit up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential Plan. We pay other healthcare professionals up to 100% of the Discovery Health Rate.

Dental appliances and their placement are paid from the available funds in your Medical Savings Account and Above Threshold Benefit regardless of the place of treatment. These accounts also add up to the annual limit for dental appliances and orthodontic treatment of R17 400 for each person.

Orthognathic surgery done in hospital
For admissions to a hospital, you need to pay a portion of your hospital account upfront. This amount varies, depending on your age.
Hospital

<table>
<thead>
<tr>
<th>Member younger than 13 years</th>
<th>R1 300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital account from the Hospital Benefit.

*If you are on the Classic and Essential Delta Comprehensive network option:* You must use a Delta Network Hospital. If you are admitted to a Delta Network Hospital you need to pay the deductible depending on the patient’s age, as shown in the table above. If you go to a hospital not on the Delta Hospital Network, you need to pay a deductible of R4 550.

**Related accounts**
We pay the related accounts including the dental specialist account, from available funds in your Medical Savings Account and Above Threshold Benefit up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential Plan. We pay other healthcare professionals up to 100% of the Discovery Health Rate.

These accounts also add up to the annual limit for dental appliances and orthodontic treatment of R17 400 for each person.

**Severe Dental and Oral Surgery Benefit**
**Hospital account**
We pay the hospital account from the Hospital Benefit.

*If you are on the Classic and Essential Delta Comprehensive network option:* You must use a Delta Network Hospital. If you go to a hospital not on the Delta Hospital Network, you need to pay a deductible of R4 550.

**Dental specialist and anaesthetist’s accounts for severe dental and oral surgery**
We pay the accounts from the Hospital Benefit. The rates we pay providers are:

<table>
<thead>
<tr>
<th>Who we have an agreement with</th>
<th>Paid in full at the agreed rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who we do not have an agreement with</td>
<td></td>
</tr>
<tr>
<td><strong>Classic Comprehensive Plan</strong></td>
<td>Paid up to a maximum of 200% of the Discovery Health Rate</td>
</tr>
<tr>
<td><strong>Essential Comprehensive Plan</strong></td>
<td>Paid up to a maximum of 100% of the Discovery Health Rate</td>
</tr>
</tbody>
</table>

You may have a co-payment if you use other specialists who charge more than the Discovery Health Rate. You will be responsible to pay any difference from your pocket.
Other related accounts
We pay related accounts like from a dentist and other healthcare professionals up to 200% of the Discovery Health Rate on Classic Plans and up to 100% of the Discovery Health Rate on Essential Plans.

We pay radiology and pathology up to a maximum of 100% of the Discovery Health Rate.

You will be responsible to pay any difference from your pocket.

Priority Series

Dentistry done in the rooms
There is no overall limit for dentistry treatment. We pay these accounts from the available funds in your Medical Savings Account and limited Above Threshold Benefit. We pay all accounts up to 100% of the Discovery Health Rate. On the Priority Plans the Above Threshold limit is limited.

Dental appliances and orthodontic treatment
We pay dental appliances, their placement and orthodontic treatment (including related accounts for orthognathic surgery) from the available funds in your Medical Savings Account and limited Above Threshold Benefit, regardless of the place of treatment, up to an annual limit of R10 850 for each person, or up to the limited Above Threshold Benefit, whichever you reach first. If you join the medical scheme after January, you won’t get the full limit because it is calculated by counting the remaining months in the year.

Dentistry done in a hospital or day-clinic
Hospital or day-clinic account
For admissions to a hospital or day-clinic for dentistry, you need to pay a portion of your hospital or day-clinic account upfront. This amount varies, depending on your age and the place of treatment.

<table>
<thead>
<tr>
<th></th>
<th>Hospital</th>
<th>Day-clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member younger than 13 years</td>
<td>R1 300</td>
<td>R650</td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
<td>R2 200</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital or day-clinic account from the Hospital Benefit.

Related accounts
We pay the related accounts including the dental specialist, from the Hospital Benefit up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential Plan. We pay other healthcare professionals up to 100% of the Discovery Health Rate.

Dental appliances and their placement are paid from the available funds your Medical Savings Account and limited Above Threshold Benefit regardless of the place of treatment. These accounts also add up to the annual limit for dental appliances and orthodontic treatment of R10 850 for each person.
**Orthognathic surgery done in hospital**

For admissions to a hospital, you need to pay a portion (deductible) of your hospital account upfront. This amount varies, depending on your age.

<table>
<thead>
<tr>
<th>Hospital</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member younger than 13 years</td>
<td>R1 300</td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital account from the Hospital Benefit.

**Related accounts**

We pay the related accounts including the dental specialist account, from available funds in your Medical Savings Account and limited Above Threshold Benefit up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential Plan. We pay other healthcare professionals up to 100% of the Discovery Health Rate.

These accounts also add up to the annual limit for dental appliances and orthodontic treatment of R10 850 for each person, or up to the limited Above Threshold Benefit, whichever you reach first.

**Severe Dental and Oral Surgery Benefit**

**Hospital account**

We pay the hospital account from the Hospital Benefit.

**Dental specialist and anaesthetist’s accounts for severe dental and oral surgery**

We pay the accounts from the Hospital Benefit. The rates we pay providers are:

- **Who we have an agreement with**
  - **Paid in full at the agreed rate**

- **Who we do not have an agreement with**
  - **Classic Comprehensive Plan**
    - Paid up to a maximum of 200% of the Discovery Health Rate
  - **Essential Comprehensive Plan**
    - Paid up to a maximum of 100% of the Discovery Health Rate

You may have a co-payment if you use other specialists who charge more than the Discovery Health Rate. You will be responsible to pay any difference from your pocket.

**Other related accounts**

We pay related accounts like from a dentist and other healthcare professionals up to 200% of the Discovery Health Rate on Classic Plans and up to 100% of the Discovery Health Rate on Essential and Coastal Plans.

We pay radiology and pathology as well as the dentist and other healthcare professionals up to a maximum of 100% of the Discovery Health Rate.

You will be responsible to pay any difference from your pocket.
Saver Series

Dentistry done in the rooms
We pay these accounts from the available funds in your Medical Savings Account. You need to pay any amounts when you run out of money in your Medical Savings Account. We pay all accounts up to 100% of the Discovery Health Rate.

Dental appliances and orthodontic treatment
We pay dental appliances, their placement and orthodontic treatment (including related accounts for orthognathic surgery) from the available funds in your Medical Savings Account. You need to pay any amounts when you run out of money in your Medical Savings Account.

Dentistry done in a hospital or day-clinic
Hospital or day-clinic account
For admissions to a hospital or day-clinic for dentistry, you need to pay a portion of your hospital or day-clinic account upfront. This amount varies, depending on your age and the place of treatment.

<table>
<thead>
<tr>
<th></th>
<th>Hospital</th>
<th>Day-clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member younger than 13 years</td>
<td>R1 300</td>
<td>R650</td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
<td>R2 200</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital or day-clinic account from the Hospital Benefit.

If you are on the Classic and Essential Delta Saver network option: You must use a Delta Network Hospital. If you are admitted to a Delta Network Hospital you need to pay the deductible depending on the patient’s age, as shown in the table above. If you go to a hospital not on the Delta Hospital Network, you need to pay a deductible of R4 550.

If you are on the Coastal Saver Plan: If you are admitted to a hospital in one of the four coastal provinces, you'll need to pay the deductible depending on the patient’s age, as shown in the table above. If you don’t go to a coastal hospital, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference as well as the deductible shown in the table above.

Related accounts
We pay the related accounts including the dental specialist, from the Hospital Benefit up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential and Coastal Plans. We pay other healthcare professionals up to 100% of the Discovery Health Rate. Dental appliances and their placement are paid from the available funds your Medical Savings Account, regardless of the place of treatment.

Orthognathic surgery done in hospital
For admissions to a hospital, you need to pay a portion (deductible) of your hospital account upfront. This amount varies, depending on your age.

<table>
<thead>
<tr>
<th></th>
<th>Hospital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member younger than 13 years</td>
<td>R1 300</td>
</tr>
<tr>
<td>Member 13 years or older</td>
<td>R3 300</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital account from the Hospital Benefit.
If you are on the Classic and Essential Delta Saver network option: You must use a Delta Network Hospital. If you are admitted to a Delta Network Hospital you need to pay the deductible depending on the patient’s age, as shown in the table above. If you go to a hospital not on the Delta Hospital Network, you need to pay a deductible of R4 550.

If you are on the Coastal Saver Plan: If you are admitted to a hospital in one of the four coastal provinces, you’ll need to pay the deductible depending on the patient’s age, as shown in the table above. If you don’t go to a coastal hospital, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference as well as the deductible shown in the table above.

Related accounts
We pay the related accounts including the dental specialist account, from available funds in your Medical Savings Account up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential and Coastal Plans. We pay other healthcare professionals up to 100% of the Discovery Health Rate.

Severe Dental and Oral Surgery Benefit
Hospital account
We pay the hospital account from the Hospital Benefit.

If you are on the Classic and Essential Delta Saver network option: You must use a Delta Network Hospital. If you go to a hospital not on the Delta Hospital Network, you need to pay a deductible of R4 550.

If you are on the Coastal Saver Plan: You must use a hospital in one of the four coastal provinces. If you don’t go to a coastal hospital, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference.

Dental specialist and anaesthetist’s accounts for severe dental and oral surgery
We pay the accounts from the Hospital Benefit. The rates we pay providers are:

Who we have an agreement with | Paid in full at the agreed rate
---|---
Who we do not have an agreement with | Essential Comprehensive Plan
Paid up to a maximum of 100% of the Discovery Health Rate
Who we do not have an agreement with | Classic Comprehensive Plan
Paid up to a maximum of 200% of the Discovery Health Rate

You may have a co-payment if you use other specialists who charge more than the Discovery Health Rate. You will be responsible to pay any difference from your pocket.
Other related accounts
We pay related accounts like from a dentist and other healthcare professionals up to 200% of the Discovery Health Rate on the Classic Plan and up to 100% of the Discovery Health Rate on the Essential and Coastal Plans.

We pay radiology and pathology as well as the dentist and other healthcare professionals up to a maximum of 100% of the Discovery Health Rate. You will be responsible to pay any difference from your pocket.

Core Series

Dentistry done in the rooms
You are responsible for paying the costs of dentistry done in your dentist’s rooms.

Dental appliances and orthodontic treatment
You are responsible for paying the costs of any dental appliances, their placement or orthodontic treatment (including related accounts for orthognathic surgery).

Dentistry done in a hospital or day-clinic

Hospital or day-clinic account
For admissions to a hospital or day-clinic for dentistry, you need to pay a portion of your hospital or day-clinic account upfront. This amount varies, depending on your age and the place of treatment:

<table>
<thead>
<tr>
<th>Age of Member</th>
<th>Hospital Benefit</th>
<th>Day-clinic Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Younger than 13 years</td>
<td>R1 300</td>
<td>R650</td>
</tr>
<tr>
<td>13 years or older</td>
<td>R3 300</td>
<td>R2 200</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital or day-clinic account from the Hospital Benefit.

If you are on the Classic and Essential Delta Core network option: You must use a Delta Network Hospital. If you are admitted to a Delta Network Hospital you only need to pay the deductible depending on the patient’s age, as shown in the table above. If you go to a hospital not on the Delta Hospital Network, you need to pay R4 550.

If you are on the Coastal Core Plan: If you are admitted to a hospital in one of the four coastal provinces, we will pay the hospital account in full and you’ll need to pay the deductible depending on the patient’s age, as shown in the table above. If you don’t go to a coastal hospital, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference as well as the deductible amount shown in the table above.

Related accounts
We pay the related accounts including the dental specialist, from the Hospital Benefit up to 100% of the Discovery Health Rate. We pay anaesthetists up to either the rate we have agreed with them or 200% of the Discovery Health Rate on the Classic Plan and 100% of the Discovery Health Rate on the Essential and Coastal Plan. We pay other healthcare professionals up to 100% of the Discovery Health Rate.
You are responsible for paying the costs of any dental appliances, their placement or orthodontic treatment, regardless of the place of treatment.

**Orthognathic surgery done in hospital**

For admissions to a hospital, you need to pay a portion of your hospital account upfront. This amount varies, depending on your age.

<table>
<thead>
<tr>
<th>Hospital</th>
<th>Member younger than 13 years</th>
<th>R1 300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital</td>
<td>Member 13 years or older</td>
<td>R3 300</td>
</tr>
</tbody>
</table>

We pay the balance of the hospital account from the Hospital Benefit.

**If you are on the Classic and Essential Delta Core network option:** You must use a Delta Network Hospital. If you are admitted to a Delta Network Hospital you only need to pay the deductible depending on the patient’s age, as shown in the table above. If you go to a hospital not on the Delta Hospital Network, you need to pay R4 550.

**If you are on the Coastal Core Plan:** If you are admitted to a hospital in one of the four coastal provinces, we will pay the hospital account in full and you’ll need to pay the deductible depending on the patient’s age, as shown in the table above. If you don’t go to a coastal hospital, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference as well as the deductible amount shown in the table above.

**Related accounts**

You are responsible for paying these costs.

**Severe Dental and Oral Surgery Benefit**

**Hospital account**

We pay the hospital account from the Hospital Benefit.

**If you are on the Classic and Essential Delta Core network option:** You must use a Delta Network Hospital. If you go to a hospital not on the Delta Hospital Network, you need to pay R4 550.

**If you are on the Coastal Core Plan**

If you are on the Coastal Saver Plan:

**If you are on the Coastal Core Plan**

If you are admitted to a hospital in one of the four coastal provinces, we will pay the hospital account in full and you’ll need to pay the deductible depending on the patient’s age, as shown in the table above. If you don’t go to a coastal hospital, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference.

**Dental specialist and anaesthetist’s accounts for severe dental and oral surgery**

We pay the related accounts from the Hospital Benefit. The rates we pay providers are:

<table>
<thead>
<tr>
<th>Who we have an agreement with</th>
<th>Paid in full at the agreed rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classic Comprehensive Plan</td>
<td>Paid up to a maximum of 200% of the Discovery Health Rate</td>
</tr>
<tr>
<td>Essential Comprehensive Plan</td>
<td>Paid up to a maximum of 100% of the Discovery Health Rate</td>
</tr>
</tbody>
</table>
You may have a co-payment if you use other specialists who charge more than the Discovery Health Rate. You will be responsible to pay any difference from your pocket.

**Related accounts**
We pay related accounts like from a dentist and other healthcare professionals up to 200% of the Discovery Health Rate on Classic Plans and up to 100% of the Discovery Health Rate on Essential and Coastal Plans.

We pay radiology and pathology as well as the dentist and other healthcare professionals up to a maximum of 100% of the Discovery Health Rate. You will be responsible to pay any difference from your pocket.

---

### KeyCare Series

#### Dentistry done in the rooms

**KeyCare Plus only**
We cover selected basic dentistry (consultations, fillings and extractions) only at a dentist within the KeyCare dentist network.

**KeyCare Core**
You are responsible for paying the costs of dentistry.

#### Dentistry done in a hospital or day-clinic
We do not cover in-hospital dentistry on the KeyCare Plans.

### Severe Dental and Oral Surgery Benefit

**Hospital account**
For planned hospital admissions, you have cover in any private hospital in the KeyCare Hospital Network. Refer to your Health Plan Guide or visit www.discovery.co.za for a list of these hospitals.

**Dental specialist and anaesthetist’s accounts for severe dental and oral surgery**
We pay the related accounts from the Hospital Benefit. The rates we pay providers are:

- **Who we have an agreement with**: Paid full at the agreed rate
- **Who we do not have an agreement with**: Paid up to 100% of the Discovery Health Rate

You may have a co-payment if you use other specialists who charge more than the Discovery Health Rate. You will be responsible to pay any difference from your pocket.

**Related accounts**
We pay the related accounts like radiology and pathology as well as other healthcare professionals up to a maximum of 100% of the Discovery Health Rate. You will be responsible to pay any difference from your pocket.