

Dental Benefit - 2020

Who we are

LA Health Medical Scheme (referred to as ‘the Scheme’), registration number 1145, is the medical scheme that you are applying to become a member of. This is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to ‘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 Benefit for 2020.

It gives you details about how LA Health Medical Scheme defines and pays for dental treatment – both in the dentist or dental specialist’s rooms, in hospital or a day clinic.

There are a number of terms used 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.
Day-to-day benefits	These are the funds available in the Medical Savings Account and Above Threshold Benefit where applicable.
Deductible	This is the amount you must pay upfront to the hospital or day clinic. You must pay this amount from your pocket.
Specialised Dental Treatment	These include orthognathic surgery, root canal treatment, orthodontic treatment, crowns or bridges, periodontic treatment and implants.
Basic Dental Treatment	We define Basic Dental Treatment as the diagnosis, prevention and treatment of diseases of the teeth, gums and related structures of the mouth. This includes dentist consultations, cleaning and preventative care, extractions and emergency pain relief, intra-oral radiographs and local anaesthetic; fillings, and plastic dentures.
LA Health Rate	This is the rate we set for paying claims from healthcare professionals and other services.
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 dental treatment done in a hospital or day clinic. It does not refer to the hospital or day clinic account. This could be the anaesthetist, dentist or dental specialist’s account.

About the different types of dental providers

There are many different healthcare providers who provide 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 descriptions of each healthcare professional'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.
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 impacted teeth, orthognathic surgery and the 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.

Dental Benefit, at a glance

Basic and Specialised Dentistry - Out-of-hospital cover

You have Basic and Specialised Dentistry cover up to 100% of the LA Health Rate from your day-to-day benefits. Your cover is subject to specific limits, dependent on your benefit option.

On the LA Focus Benefit Option a portion is paid from your Major Medical Benefit with the balance funded from your day-to-day benefit.

Dentistry on the LA KeyPlus Benefit Option is paid if your dentist is on the KeyCare network of dentists for specific procedures.

Basic and Specialised Dentistry – In-hospital cover

Dental hospitalisation is subject to authorisation and will result in an upfront deductible, payable by the member, to the hospital or day-clinic account, dependent on place of service and the age of the member.

The remainder of the hospital account is covered from the Major Medical Benefit (MMB).

For Basic Dentistry the related accounts are covered from your day-to-day benefits subject to the applicable limit.

For Specialised Dentistry related accounts are covered from your MMB.

Basic Dentistry in-hospital is not covered on the LA KeyPlus Benefit Option.

Getting the most out of your dental benefits

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 LA Health pays.

Log in to www.lahealth.co.za to find medical service providers where you will be covered without a co-payment.

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 he or she 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 day-today benefits.

Contact us

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Complaints process

You can lodge a complaint or query with LA Health Medical Scheme directly on 0860 103 933 or address a complaint in writing to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following LA Health Medical Scheme's internal disputes process.

Once the Scheme's internal processes are exhausted, and the issues remains unresolved, you may 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/
complaints@medicalschemes.com/ 0861 123 267/ www.medicalschemes.com