

PG Group Dental Benefit Table 2019

Dental Benefits

Dental benefits are paid at the PG Group Dental Tariff (PDT).

Dental benefits are subject to managed care protocols and managed care interventions which may include the requirement of treatment plans and/or radiographs prior to benefit application.

Scheme Exclusions apply to dental benefits.

In the event of a dispute, the registered Rules of the Scheme will prevail.

Please note: Dental claims that are short-paid will be funded by the Scheme's administrator from the member's positive savings account.

Pre-authorisation*

Hospitalisation and certain dental procedures must be pre-authorised.

If no pre-authorisation is obtained or if pre-authorisation is applied for after the treatment has been done, benefits will not apply for Crowns, Implants, Periodontics, IV/Conscious Sedation and Hospitalisation.

Failure to pre-authorise orthodontic treatment will result in a payment *only* from date of authorisation for the remaining months of treatment, provided that the treatment is clinically indicated.

Pre-authorisation does not apply to emergency hospital admissions.

CONSERVATIVE DENTISTRY	PG GROUP
Consultations	Two check-ups per beneficiary per year (once every 6 months) Benefit subject to managed care protocols Covered at the PDT
X-rays: Intraoral	Benefit subject to managed care protocols Covered at the PDT
X-rays: Extraoral	One per beneficiary in a 3-year period Additional benefit may be considered where specialised dental treatment is required. Benefit subject to managed care protocols Covered at the PDT
Oral Hygiene	<i>Benefit for scale and polish:</i> Two annual scale and polish treatments per beneficiary (once every 6 months) <i>Benefit for fissure sealants:</i>

CONSERVATIVE DENTISTRY	PG GROUP
	<p>Limited to beneficiaries younger than 16 years of age</p> <p><i>Benefit for fluoride:</i> Limited to beneficiaries from age 5 and younger than 13 years of age</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Oral hygiene instruction • Oral hygiene evaluation • Professionally applied fluoride for beneficiaries younger than 5, and 13 years and older • Dental bleaching
Fillings	<p><i>Benefit for fillings:</i> Granted once per tooth in 365 days</p> <p><i>Benefit for re-treatment of a tooth:</i> Subject to managed care protocols</p> <p><i>Multiple fillings:</i> A treatment plan and X-rays may be required</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Fillings to restore teeth damaged due to toothbrush abrasion, attrition, erosion and fluorosis • Resin bonding for restorations that are charged as a separate procedure to the restoration • The polishing of restorations • Gold foil restorations • Ozone therapy
Root Canal Therapy and Extractions	<p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Root canal therapy on primary (milk) teeth • Root canal therapy on third molars (wisdom teeth) • Direct and indirect pulp capping procedures
Plastic Dentures* and Associated Laboratory Costs	<p>Pre-authorisation required</p> <p>One set of plastic dentures (an upper <i>and</i> a lower) per beneficiary in a 4-year period</p> <p><i>Limit:</i> Benefit for Plastic Dentures and Associated Laboratory Costs is payable from the available Conservative Dentistry limit.</p> <p>Benefit <i>not available</i> for the clinical fee of denture repairs, denture tooth replacements and the addition of a soft base to new dentures; the laboratory fee will be covered.</p> <p><i>Benefit for a mouth guard:</i> Benefit available for both the clinical and the associated laboratory fee for a mouth guard</p>

CONSERVATIVE DENTISTRY	PG GROUP
	<p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Diagnostic dentures and associated laboratory costs • Snoring appliances and associated laboratory costs • High impact acrylic • The cost of gold, precious metal, semi-precious metal and platinum foil • Laboratory delivery fees • Provisional dentures and associated laboratory costs

SPECIALISED DENTISTRY	PG GROUP
<p>Partial Metal Frame Dentures* and Associated Laboratory Costs</p>	<p>Pre-authorisation required</p> <p>Two partial frames (an upper <i>and</i> a lower) per beneficiary in a 5-year period</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • The metal base to full dentures and associated laboratory costs • High impact acrylic • The cost of gold, precious metal, semi-precious metal and platinum foil • Laboratory delivery fees
<p>Crown & Bridge* and Associated Laboratory Costs</p> <p><i>A bridge comprises two or more crown units. Each crown is payable from the available Crown & Bridge benefit.</i></p>	<p>Pre-authorisation required</p> <p>Three crowns per family per year</p> <p>Benefit for crowns granted once per tooth in a 5-year period</p> <p>A treatment plan and X-rays may be requested</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Crowns or crown retainers on third molars (wisdom teeth) • Pontic on second molar where the third molar is a crown retainer • Crown and bridge procedures for cosmetic reasons and associated laboratory costs • Laboratory fabricated temporary crowns • Occlusal rehabilitations and associated laboratory costs • Provisional crowns and associated laboratory costs • Porcelain veneers and inlays, and associated laboratory costs • Emergency crowns that are not placed for the immediate protection in tooth injury and associated laboratory costs • The cost of gold, precious metal, semi-precious metal and platinum foil • Laboratory delivery fees

SPECIALISED DENTISTRY	PG GROUP
Implants* and Associated Laboratory Costs	<p>Pre-authorisation required</p> <p>Two implants per beneficiary in a 5-year period</p> <p>Cost of implant components limited to R2 480 per implant</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Implants on third molars (wisdom teeth) • Dolder bars and associated abutments on implants including the associated laboratory costs • Laboratory delivery fees
Orthodontics* and Associated Laboratory Costs	<p>Pre-authorisation required</p> <p>Only one family member may commence orthodontic treatment in a calendar year</p> <p>On pre-authorisation, cases will be clinically assessed by using an orthodontic needs analysis. Benefit allocation is subject to the outcome of the needs analysis and funding can be granted to a maximum of R14 240 per beneficiary per lifetime.</p> <p>Benefit for orthodontic treatment will be granted where function is impaired.</p> <p>Benefit will not be granted where orthodontic treatment is required for cosmetic reasons. The associated laboratory costs will also not be covered.</p> <p><i>Benefit for fixed comprehensive treatment:</i></p> <p>Limited to individuals from age 9 and younger than 18 years of age</p> <p>Benefit subject to managed care protocols</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Orthognathic (jaw correction) and other orthodontic related surgery and any related hospital cost including associated laboratory costs • Orthodontic re-treatment and any related laboratory costs • Invisible retainer material • Laboratory delivery fees
Periodontics*	<p>Pre-authorisation required</p> <p>Benefit will only be applied to members registered on the Periodontal Programme.</p> <p>Benefit limited to conservative, non-surgical therapy only</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Surgical periodontics which includes gingivectomies, periodontal flap surgery, tissue grafting and the hemisection of a tooth • Perio chip placement
Maxillo-facial Surgery and Oral Pathology	<p><i>Surgery in the dental chair:</i></p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p>

SPECIALISED DENTISTRY	PG GROUP
	<p><i>Temporo-mandibular joint (TMJ) therapy:</i> Benefit limited to non-surgical intervention/treatments</p> <p><i>Oral pathology procedures (cysts and biopsies, the surgical treatment of tumours of the jaw and soft tissue tumours):</i> Claims will only be covered if supported by a laboratory report that confirms diagnosis.</p> <p><i>Benefit for the closure of an oral-antral opening (code 8909):</i> Subject to motivation and managed care protocols</p> <p><i>Surgery in hospital:</i> See Hospitalisation* below</p> <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Orthognathic (jaw correction) surgery • Sinus lifts • Bone augmentations • Bone and tissue regeneration procedures • The cost of bone regeneration material • The auto-transplantation of teeth

HOSPITALISATION AND ANAESTHETICS	PG GROUP
<p>Hospitalisation (General Anaesthetic)*</p>	<p>Pre-authorisation required</p> <p>Admission protocols apply</p> <p>Benefit subject to managed care protocols</p> <p>General anaesthetic benefit available for children under the age of 5 years for extensive dental treatment</p> <p>General anaesthetic benefit available for the removal of impacted teeth</p> <p>The hospital and anaesthetist claims for the procedures listed below <i>will not be covered</i> when performed under general anaesthesia. The payment of the dental procedure will be dependent on available benefits, and payable at BDT:</p> <ul style="list-style-type: none"> • Apicectomies • Dentectomies • Frenectomies • Implantology and associated surgical procedures • Conservative dental treatment (fillings, extractions and root canal therapy) for adults • Professional oral hygiene procedures • Surgical tooth exposures for orthodontic reasons <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> • Where the only reason for admission to hospital is dental fear and anxiety • Multiple hospital admissions • Where the only reason for the admission request is for a sterile facility • The cost of dental materials for procedures performed under general anaesthesia

HOSPITALISATION AND ANAESTHETICS	PG GROUP
Laughing Gas in Dental Rooms	Benefit subject to managed care protocols Covered at the PDT
IV/Conscious Sedation in Rooms*	Pre-authorization required Benefit limited to extensive dental treatment Benefit subject to managed care protocols Covered at the PDT

Additional Scheme Exclusions

- Electrognathographic recordings, pantographic recordings and other such electronic analyses
- Nutritional and tobacco counseling
- Caries susceptibility and microbiological tests
- Fissure sealants on patients 16 years and older
- Pulp tests
- Cost of Mineral Trioxide
- Cost of prescribed toothpastes, mouthwashes (e.g. Corsodyl) and ointments
- Appointment not kept
- Special report
- Dental testimony including dento-legal fees
- Treatment plan completed (currently code 8120)
- Enamel microabrasion
- Behaviour management
- Intramuscular or subcutaneous injection
- Procedures that are defined as unusual circumstances and procedures that are defined as unlisted procedures