

## Dental benefit 2025

### About this document

This document gives you details about how we define dentistry cover and how we pay for it – both in the dentist's rooms or in hospital.

### Dental Benefit

#### You need to call us before getting dental treatment

You do not need authorisation for dentistry out-of-hospital however we recommend that you call us before getting any dental treatment to confirm your benefits as dental managed care protocols and limits apply.

Pre-authorisation is required for in-hospital dentistry. For those under the age of 8 years cover is unlimited, (paid at 100% of the Scheme tariff) for theatre and anaesthetist whilst the combined in-and out-of-hospital annual dental family limit will apply to services rendered by the dentists/dental surgeon/Maxillo Facial Surgeon.

For members 8 years and older, the combined in- and out-of-hospital annual dental family limit will apply to all services. Members will be liable for a R500 deductible. Members may claim back the R500 deductible from available Medical Savings Account.

#### We pay for basic and specialised dentistry from your combined in- and out-of hospital dental limit

We will fund basic and specialised dentistry at 100% of the Scheme's tariff, up to the annual family limit as follows:

Member +1: R5 700  
Member +2: R8 900  
Member +3: R11 400  
Member +4: R14 000

Orthodontic treatment for those under the age of 21 years is also subject to this limit. Orthodontic treatment is excluded for members 21 years of age and older. No pre-authorisation or treatment plan is required for orthodontic treatment.

The use of preferred providers is recommended to limit co-payments. A list of the providers is available on the Scheme's website [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za).

## Maxillo-Facial Surgery

This benefit is subject to pre-authorisation and the Scheme's terms and conditions.

We will fund for Maxillo-Facial Surgery from the Risk Benefit as long as you have pre-authorized the event. Claims will be funded at 100% of the Scheme Rate.

If no authorisation is obtained beforehand, funding will be from the available funds in your Members Savings Account.

## Complaint process

You may lodge a complaint or query with Netcare Medical Scheme directly on **0861 638 633** or address your complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Netcare Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes on the following details for assistance.

### Physical address:

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157

**Telephone:** 0861 123 267

**Email:** [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za)

## Who we are

Netcare Medical Scheme registration number 1584, which is 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), which takes care of the administration of your membership of Netcare Medical Scheme.

## Contact us

You can call us on 0861 638 633 or visit [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za) for more information.