

Dental Benefit

Who we are

LA Health Medical Scheme (referred to as ‘the Scheme’), registration number 1145, 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 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 at a day surgery facility.

You may not be familiar with some of terms used in the document. We give you the meaning of these terms.

Terminology	Description
Day surgery facility	This is a healthcare facility in which patients spend part of the day under medical supervision but do not stay overnight. Within the Day Surgery Network (DSN) there are Day Clinics and Acute Hospitals.
Day-to-day benefits	These are benefits that cover healthcare services that you may use out-of-hospital. Day-to-day benefits are normally paid from your available Medical Savings Account, Above Threshold Benefits or Extended Day-to-day benefit, where applicable. On LA KeyPlus these benefits are paid from the Major Medical Benefits.
Deductible	This is an amount you must pay upfront to a hospital or day surgery facility that is not in the Network. 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	This is 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, 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 surgery facility other than the hospital or day surgery facility 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.

The Dental Benefit at a glance

Dentistry performed out of hospital

LA Comprehensive and LA Core

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.

LA Engage

You have Basic and Specialised Dentistry cover up to 100% of the LA Health Rate from your day-to-day benefits in the Medical Savings Account (MSA), and once that is exhausted, from the Extended Day-to-day Benefit (EDB).

LA Active

For Basic Dentistry, a portion of the costs is paid from the Major Medical Benefit with the balance funded from your day-to-day benefits in the Medical Savings Account (MSA), and once that is exhausted, from the Extended Day-to-day Benefit (EDB).

Specialised Dentistry is covered from your day-to-day benefits, subject to the available funds.

LA Focus

Basic Dentistry obtained from a DRC Network dentist will be covered from the Major Medical Benefit. If a non-network dentist is used, the Basic Dentistry services will be covered from your available day-to-day benefits in the Medical Savings Account (MSA).

Specialised Dentistry is covered from your day-to-day benefits, subject to the available funds. Any Basic Dentistry services that are included as part of the Specialised Dentistry services will be covered from the Major Medical Benefit if obtained from a DRC Network dentist.

LA KeyPlus

Selected Basic Dentistry procedures, such as consultations, infection control, fillings, tooth extractions and local anesthetics are covered if your dentist is on the KeyCare Dentistry Network.

Specialised Dentistry is not covered on the LA KeyPlus benefit option.

Dentistry performed in hospital

Dental hospitalisation is subject to authorisation and will result in an upfront deductible, payable to the hospital or day surgery facility, dependent on place of service and the age of the beneficiary undergoing the treatment.

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

LA Comprehensive, LA Core, LA Engage LA Active

For Basic Dentistry admissions, all related accounts (dentists, anesthetists etc.) are covered from your day-to-day benefits, subject to the applicable limit.

For Specialised Dentistry, all related accounts are covered from the Major Medical Benefit, subject to the applicable limit.

LA Focus

For Basic Dentistry admissions, all related accounts (dentists, anesthetists etc.) are covered from your day-to-day benefits. If you make use of a DRC Network dentist, the basic dentistry services will be covered from the Major Medical Benefit.

For Specialised Dentistry, all related accounts are covered from the Major Medical Benefit, subject to the applicable limit, at the LA Health Rate. If you make use of a DRC Network dentist, the specialised dentistry services will be covered from the Major Medical Benefit at the LA Health Rate without accumulating to the limit.

LA KeyPlus

In-hospital dental treatment is not covered on the LA KeyPlus benefit option.

The Basic Dental Trauma Benefit

The Basic Dental Trauma Benefit covers a sudden and unanticipated injury to the teeth and mouth that requires urgent dental treatment and replacement after an accident or trauma injury. Where clinical entry criteria are met for the Basic Dental Trauma Benefit, cover will be from the Major Medical Benefit, subject to the annual benefit limit of R70 910 per person per year. This benefit is not available on the LA KeyPlus benefit option.

Treatment received in hospital or at a day surgery facility is subject to authorisation and will result in an upfront deductible, payable by you to the hospital or day surgery facility, dependent on the place of service and age of the member.

The related accounts, dental appliances, prosthesis and their placement are covered from the Major Medical Benefit up to an annual limit per person per year.

If you join the Scheme by after January, you won't get the full limit because it is calculated counting the remaining months in the year.

Getting the most out of your 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, based on local and international guidelines, to identify teeth in the mouth. This information serves a practical purpose in dental treatment. Your dentist or dental specialist must give the relevant tooth numbers 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 or dental specialist needs to indicate on each claim where they performed the dental treatment. This could be in the doctor's rooms, in hospital or in a day surgery facility. Including this information on the account, ensures we pay the claim from the correct benefit. Without a place of service indicator, we will pay the claim from your day-to-day benefits.

Contact us

You can contact us on 0860 103 933 or visit www.lahealth.co.za for more information.

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.co.za /0861 123 267/ www.medicalschemes.co.za