

## Focus on the Dental Benefit

This document provides the details of the dental benefits available on Momentum Medical Scheme.

### Ingwe Option

Preventative dental care	Covered up to R380 per beneficiary at dentists, dental therapists and oral hygienists
Basic dentistry, such as extractions or fillings	Examinations, fillings and x-rays as per the list of tariff codes. One dental consultation is covered per year per beneficiary. You need to call us for pre-authorisation if you have more than 4 fillings or 4 extractions
Specialised dentistry, such as bridges or crowns	Not covered
In-hospital dental and oral benefits	Not covered. Dentistry related to trauma is covered at State facilities, limited to Prescribed Minimum Benefits

### Evolve Option

Preventative dental care	Covered up to R380 per beneficiary at dentists, dental therapists and oral hygienists
Basic dentistry, such as extractions or fillings	Payable from HealthSaver <sup>+</sup> if available
Specialised dentistry, such as bridges or crowns	Payable from HealthSaver <sup>+</sup> if available
In-hospital dental and oral benefits	Not covered. Dentistry related to trauma is covered at State facilities, limited to Prescribed Minimum Benefits



## Custom Option

Preventative dental care	Covered up to R380 per beneficiary at dentists, dental therapists and oral hygienists
Basic dentistry, such as extractions or fillings	Payable from HealthSaver <sup>+</sup> , if available
Out-of-hospital specialised dentistry, such as bridges or crowns	Payable from HealthSaver <sup>+</sup> , if available For extraction of impacted wisdom teeth in doctors' rooms, the anaesthetist and dental specialist accounts are covered from the Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to a R1 920 co-payment and pre- authorisation
In-hospital dental and oral benefits: <ul style="list-style-type: none"><li>• Maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7</li><li>• Dentistry related to trauma</li><li>• Extraction of impacted wisdom teeth</li><li>• Implants and all other in-hospital dental treatment</li></ul>	<ul style="list-style-type: none"><li>• The hospital account is paid at the negotiated rate, subject to a R1 920 co-payment per authorisation. The anaesthetist account is covered up to 100% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from HealthSaver<sup>+</sup>, if available</li><li>• The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 100% of the Momentum Medical Scheme Rate</li><li>• The hospital account is paid at the negotiated rate, subject to a R3 450 co-payment for day hospitals and a R6 500 co-payment for other hospitals, per authorisation. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li><li>• The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from HealthSaver<sup>+</sup>, if available</li></ul>



## Incentive Option

Preventative dental care	Covered up to R380 per beneficiary at dentists, dental therapists and oral hygienists
Basic dentistry, such as extractions or fillings	Payable from Savings or HealthSaver <sup>+</sup> , if available
Out-of-hospital specialised dentistry, such as bridges or crowns	Payable from Savings or HealthSaver <sup>+</sup> , if available For extraction of impacted wisdom teeth in doctors' rooms, the anaesthetist and dental specialist accounts are covered from the Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to a R1 750 co-payment and pre- authorisation
In-hospital dental and oral benefits: <ul style="list-style-type: none"><li>• Maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7</li><li>• Dentistry related to trauma</li><li>• Extraction of impacted wisdom teeth</li><li>• Implants and all other in-hospital dental treatment</li></ul>	<ul style="list-style-type: none"><li>• The hospital account is paid at the negotiated rate, subject to a R1 750 co-payment per authorisation. The anaesthetist account is covered up to 200% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from Savings or HealthSaver<sup>+</sup>, if available</li><li>• The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 200% of the Momentum Medical Scheme Rate</li><li>• The hospital account is paid at the negotiated rate, subject to a R3 450 co-payment for day hospitals and a R6 500 co-payment for other hospitals, per authorisation. The anaesthetist account is covered up to 200% of the Momentum Medical Scheme Rate and the dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li><li>• The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from Savings or HealthSaver<sup>+</sup>, if available</li></ul>



## Extender Option

Preventative dental care	Covered up to R380 per beneficiary at dentists, dental therapists and oral hygienists
Out-of-hospital basic dentistry, such as extractions or fillings	Unlimited within the provisions of the General Rule applicable to all day-to-day benefits
Out-of-hospital specialised dentistry, such as bridges or crowns	Covered up to R17 300 per beneficiary and R44 900 per family. Both in-and out-of-hospital dental specialist accounts accumulate towards the specialised dentistry limit For extraction of impacted wisdom teeth in doctors' rooms, the anaesthetist and dental specialist accounts are covered from the Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to a R1 750 co-payment and pre- authorisation
In-hospital dental and oral benefits: <ul style="list-style-type: none"><li>• Maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7</li><li>• Dentistry related to trauma</li><li>• Extraction of impacted wisdom teeth</li><li>• Implants and all other in-hospital dental treatment</li></ul>	<ul style="list-style-type: none"><li>• The hospital account is paid at the negotiated rate, subject to a R1 750 co-payment per authorisation. The anaesthetist account is covered up to 200% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li><li>• The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 200% of the Momentum Medical Scheme Rate</li><li>• The hospital account is paid at the negotiated rate, subject to a R3 450 co-payment for day hospitals and a R6 500 co-payment for other hospitals, per authorisation. The anaesthetist account is covered up to 200% of the Momentum Medical Scheme Rate and the dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li><li>• The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li></ul>



## Summit Option

Preventative dental care	Covered up to R380 per beneficiary at dentists, dental therapists and oral hygienists
Out-of-hospital basic dentistry, such as extractions or fillings	Subject to the overall annual day-to-day limit of R33 000 per beneficiary
Out-of-hospital specialised dentistry, such as bridges or crowns	Covered up to R19 800 per beneficiary and R47 700 per family, subject to the overall annual day-to-day limit of R33 000 per beneficiary. Both in- and out-of-hospital dental specialist accounts accumulate towards the limit For extraction of impacted wisdom teeth in doctors' rooms, the anaesthetist and dental specialist accounts are covered from the Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to pre-authorisation
In-hospital dental and oral benefits: <ul style="list-style-type: none"><li>• Maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7</li><li>• Dentistry related to trauma</li><li>• Extraction of impacted wisdom teeth</li><li>• Implants and all other in-hospital dental treatment</li></ul>	<ul style="list-style-type: none"><li>• The hospital account is paid at the negotiated rate and the anaesthetist account is covered up to 300% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li><li>• The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 300% of the Momentum Medical Scheme Rate</li><li>• The hospital account is paid at the negotiated rate and the anaesthetist account is covered up to 300% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li><li>• The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li></ul>

*\*Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.*