

# KEYCARE DENTISTRY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME  
2025





## Overview

Discovery Health Medical Scheme is committed to providing access to quality and cost-effective private healthcare for you. Included on the KeyCare Plus, KeyCare Start and KeyCare Start Regional plans, you have cover for dentistry in the KeyCare Networks.

This document outlines the dentistry benefit for KeyCare plans only. This is a brief overview of what the benefit offers.

## About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Dental therapist	Oral hygienists work with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.
Dentist	Dentists generally deal with the normal maintenance of oral health, for example fillings, extractions and root canal treatment.
Designated service provider (DSP)	This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit <a href="http://www.discovery.co.za">www.discovery.co.za</a> or click on 'Find a healthcare provider' on the Discovery Health app.

## Who qualifies for the benefit?

If you are on a KeyCare Plus, KeyCare Start or KeyCare Start Regional plan, you have cover for out-of-hospital dentistry. The KeyCare Core plan does not offer day-to-day dental benefits.

## What is the benefit?

The KeyCare Dental Benefit covers out-of-hospital dentistry which includes consultations, limited fillings, x-rays, tooth extractions, cleaning and polishing, subject to the list of procedures and limitations described in the table at the end of the document. Certain rules and limits apply. Network dentists can prescribe medicine according to the KeyCare dental medicine list (formulary) available on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Find documents and certificates.

This benefit does not include cover for root canal therapy, bridges, implants, crowns, full or partial dentures, dental laboratory technicians' fees and stitching when a tooth is extracted. If you need this treatment, you will have to pay for these in full. In-hospital dentistry is not covered on any of the KeyCare plans.

## Important information

You must use a KeyCare network dentist or a network dental therapist. To find a dentist in the network, please use the find a healthcare provider tool by visiting [www.discovery.co.za](http://www.discovery.co.za).

## We cover a defined list of dental treatments

Your dental services at a KeyCare network dentist include:

- Basic dentist care as listed in the table below
- Motivation or authorisation for treatment as required
- Information on any treatment not covered by the benefit for which you will have to pay.



Below is a list of benefits covered on KeyCare Plus, KeyCare Start and KeyCare Start Regional at a network dentist or a network dental therapist. Approval is subject to clinical review:

PROCEDURE	DESCRIPTION	COMMENTS
<b>Diagnostic procedures</b>		
8101	Full mouth examination and health assessment	Twice per year (Not within 180 days of a previous 8101)
8104	Examination consultation specific problem	Not allowed within 4 weeks of procedure code 8101 and 8104
8107	Intra-oral radiographs per film	Subject to KeyCare protocols – combination of 8107 and 8112 - More than one per visit or three per check-up visit (8101) requires approval.
8112	Intraoral radiograph – bitewing	Subject to KeyCare protocols – combination of 8107 and 8112 - More than one per visit or three per check-up visit (8101) requires approval
<b>Extractions</b>		
8201	First tooth extraction in each quadrant	
8202	Each additional tooth	
<b>Preventive procedures</b>		
8151 (Oral hygiene education) has been removed from the KeyCare Dentistry Formulary since 2013. Dentists who are part of the KeyCare agreement network are aware that they should not charge for this code and if they do, the member will not be liable for this rejection.		
8155	Polish only	Limited to twice per year, any combination of 8155 and 8159 (Not within 180 days of a previous 8155 or 8159). Allowed for all ages
8159	Scale and polish	Limited to twice per year, any combination of 8155 and 8159 (Not within 180 days of a previous 8155 or 8159). Only allowed for patients who are <b>12 years of age or above</b>
8161	Fluoride treatment	Twice per year (not within 180 days of a previous 8161). We only pay for children under the age of 12 as we do not cover fluoride treatment for adults
<b>Basic restorative procedures (subject to specific clinical guidelines)</b> 1 restoration code per tooth number in a nine-month period		
8341	Amalgam - one surface	Back teeth – premolars and molars
8342	Amalgam – two surfaces	Back teeth – premolars and molars
8343	Amalgam – three surfaces	Back teeth – premolars and molars
8344	Amalgam – four or more surfaces	Back teeth – premolars and molars
8351	Resin – one surface, anterior	Front teeth – incisors and canines
8352	Resin – two surfaces, anterior	Front teeth – incisors and canines



PROCEDURE	DESCRIPTION	COMMENTS
8353	Resin – three surfaces, anterior	Front teeth – incisors and canines
8354	Resin – four or more surfaces, anterior	Front teeth – incisors and canines
8367	Resin – one surface, posterior	Back teeth – premolars and molars
8368	Resin – two surfaces, posterior	Back teeth – premolars and molars
8369	Resin – three surfaces, posterior	Back teeth – premolars and molars
8370	Resin – four or more surfaces, posterior	Back teeth – premolars and molars
<b>Endodontics</b>		
8132	Removal of the nerve for relief of pain	Emergencies only Maximum of one per visit
<b>Miscellaneous</b>		
8109	Infection control	Maximum of two per visit
8145	Local anesthetic	One per visit
8110	Sterilised equipment tray for surgical procedures	May only be billed if the provider bills for any of the following procedure codes: 9011, 8731, 9013, 8201 and 8202
<b>Surgical incision</b>		
8731	Incision and drainage of abscess – intra-oral	One per visit. More than one requires approval Not covered for dental therapists
9011	Incision and drainage of abscess – intra-oral (pyogenic)	One per visit. More than one requires approval
9013	Incision and drainage of abscess – extra-oral (pyogenic)	One per visit. More than one requires approval Not covered for dental therapists



## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to [www.discovery.co.za](http://www.discovery.co.za) to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

### What to do if you have a complaint

#### 01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

#### 02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

#### 04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: 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](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.