

Del Newsletter August - Dental and Optometry

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Optometry, Dental and Disease Prevention Program



We get regular enquiries about how Discovery Health covers dental and optometry visits, so in this newsletter we will provide some answers, as well as link to the benefit guides for more detail.

Discovery Health also offers a Disease Prevention Program, so we will share more about this benefit and whether you qualify.

Disease Prevention Program

Discovery introduced the Disease Prevention Program in January this year. This program is designed to support members to improve their health when at risk of developing diabetes or cardiovascular disease. If eligible, you get exclusive access to 12 months of comprehensive clinical care, coaching support and enriched benefits, all at no extra cost to you.

It is important that you complete your annual Health Check as Discovery will use the results of your annual Health Check to assess if you qualify for this benefit. If you qualify you will be contacted by Discovery Health to let you know about the program.

You can [watch this video](#) to help empower you to enhance your health with care today for a healthier tomorrow. You can also [learn more about the Disease Prevention Programme](#).



Dental Benefit

Your cover for basic and in-hospital dentistry is dependent on your medical aid plan, so it is important that you refer to [this benefit guide](#) for plan specific details. Below we will try to give a basic idea of dental cover though.

In Hospital Dental Cover

Except where approved for severe dental and oral surgery, you need to pay part of your hospital or day-clinic account for dental admissions upfront (also called a deductible). This amount varies, depending on your age and the place of treatment:

Upfront payment for dental admissions:

| Members | Hospital | Day Clinic |
|-----------------------|----------|------------|
| Younger than 13 years | R3 000 | R1 350 |
| 13 years or older | R7 800 | R5 000 |

Discovery Health does not cover in-hospital dental treatment on KeyCare plans.

Basic Dental Trauma Benefit

The Basic Dental Trauma Benefit covers sudden and unanticipated injury to teeth and mouth that requires urgent dental treatment after an accident or trauma injury. Where the clinical entry criteria is met, cover for dental appliances and prostheses and the placement thereof are paid up to an annual limit of R61 500 per person per year.

Cover for Basic Dental Treatment

This pays from available day-to-day benefits (Medical Savings Account and limited Above Threshold Benefit). Once you have used up your day to day cover, or if you are on a plan with no day to day cover, you will need to self fund this.

Cover differs for the following plans:

- **On Smart plans** - you have cover for one defined dental check-up at any dentist, dental therapist or oral hygienist with a fixed upfront payment for the check-up. You pay the cost of all dental appliances and their placements, as well as orthodontic treatment
- **On Keycare plans** - Discovery Health will cover consultations, fillings and tooth removals at a dentist in our dentist network. Certain rules and limits may apply. You

are responsible for paying the cost of all dental appliances and their placements, as well as orthodontic treatment

- **On Core plans** (including KeyCare Core) - you have no day to day benefits so you will have to pay for basic dental treatment costs.



Optometry Benefit

Your cover for optometry consultations, frames, lenses and surgery is dependent on your medical aid plan, so it is important that you refer to [this benefit guide](#) for plan specific details. Below we will try to give a basic idea of optometry cover though.

Optometry pays from available day-to-day benefits (Medical Savings Account and limited Above Threshold Benefit) up to a defined annual limit based on plan choice.

Cover differs for the following plans:

- **On Smart plans** - you have cover for an annual eye test at any Smart Network optometrist at a cost of R60 on the Classic option and R115 on the Essential options. You are not covered for frames and lenses.
- **On KeyCare Plus plans** - you are covered for one eye test per member, one pair of lenses or a basic set of contact lenses every two years within the KeyCare optometry network.
- **On Core plans** (including KeyCare Core) - there is no cover for optical healthcare services.

You get a 20% discount on frames and lenses when you visit an optometrist in the optometry network. This is an immediate at point-of-sale benefit. This benefit is available on all plans except Keycare plans.

If you have any queries about these benefits, please do not hesitate to contact us. You can find our office and broker contact details below.

Thanks,

Clinton Ramsbottom

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[Contact Details](#)

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