

Dental and Oral Benefit 2026

Who we are

Remedi Medical Aid Scheme (referred to as 'the Scheme'), registration number 1430, is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the Administrator'), is a separate company who is registered as an authorised financial services provider (registration number 1997/013480/07), administers Remedi Medical Aid Scheme.

Contact us

You can call us on **0860 116 116** or visit www.yourremedi.co.za for more information.

Overview

This document explains the Dental and Oral Benefit for 2026.

It gives you details about how Remedi Medical Aid Scheme defines and pays for dentistry – both in the dentist's rooms, in hospital, or in a day clinic.

You will also find information about your cover for *Severe Dental and Oral Surgery*.

Some of the commonly used words in this document

There are a number of terms we use in the document that you may not be familiar with. We give you the meaning of these terms.

Terminology	Description
Day clinic	This is a healthcare facility in which patients spend part of the day under medical supervision but do not stay overnight.
Day-to-day benefits	These are the funds available in the Insured Out-of-Hospital benefit or Personal Medical Savings Account (PMSA).
Deductible	This is the amount that you must pay upfront to the hospital or day clinic for specific treatments/procedures. If this amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service
Dental appliances, their placement and orthodontic treatment	Dental appliances, their placement and orthodontics are subject to a limit and pay from the day-to-day benefits. Related accounts for orthognathic surgery are also funded from this benefit and are subject to this limit. This limit is only applicable on certain benefit options. Dental appliances include crowns, dentures, bridges, clasps, veneers, implants, inlays or onlays and pontics. Professional fees, laboratory fees and the cost of the components used in placing dental appliances add up to this limit.
Dentistry	Remedi Medical Aid Scheme defines dentistry as the diagnosis, prevention and treatment of diseases of the teeth, gums and related structures of the mouth.
Orthognathic surgery	Orthognathic surgery is the realignment of the mandible (lower jaw) or maxilla (upper jaw). The realignment of the lower jaw can be done with or without a Genioplasty (realignment of the chin). Osteotomies are mostly done as part of severe orthodontic treatment

Terminology	Description
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 dentistry done in a hospital or day clinic, other than the hospital or day-clinic account. This could be the anaesthesiologists, dentist or dental specialist's account.
Remedi Rate	This is the rate that Remedi Medical Aid Scheme sets for paying accounts from healthcare professionals.

Understanding the Different Types of Dental Providers

Dental care is delivered by a team of healthcare professionals, each with a specific role in supporting your oral health. From routine check-ups to complex procedures, knowing who does what can help you make informed decisions about your care.

Here's a breakdown of the different types of dental providers and what they're responsible for:

TERMINOLOGY	DESCRIPTION
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.
Dental therapist	Dental therapists focus on the holistic care of patients, which ranges from prevention of oral disease and promotion of oral health to the alleviation of oral abnormalities, pain and disease and function in the fields of preventive, promotive and rehabilitative health. disease and promotion of oral health to the alleviation of oral abnormalities, pain and disease and function in the fields of preventive, promotive and rehabilitative health.
Dentist	Dentists generally deal with the normal maintenance of oral hygiene, for example fillings, extractions, and root canal treatment.
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 fractured or impacted teeth, orthognathic surgery, and the repair of fractures to the jaw and other facial bones.
Oral pathologist	Oral pathologists deal with pathology of the oral cavity.

TERMINOLOGY	DESCRIPTION
Oral hygienist	Oral hygienists collaborate with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.
Orthodontist	Orthodontists correct and preserve the ideal position of the teeth and dentofacial structures using braces, retainers, and other appliances.
Periodontist	Periodontists specialise in the diagnosis, prevention, and treatment of gum disease, for example root planning, flap surgery and gingivectomy.
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.

The Dental and Oral Benefit at a glance

Severe Dental and Oral Surgery

Tell us about your surgery and we will tell you if it meets the clinical entry criteria for cover from this benefit

This Benefit is subject to pre-authorisation and the treatment meeting the Scheme's treatment guidelines and managed care criteria. Once you provide us with the details about your surgery, we will confirm if it can be covered from the benefit.

We cover a defined list of maxillo-facial procedures through Severe Dental and Oral Surgery Benefit that are paid from the Hospital Benefit.

These procedures include:

- Internal temporomandibular joint (TMJ) surgery
- Cleft lip and palate repairs
- Surgery for severe life-threatening infections
- Cancer-related surgery.

Severe Dental and Oral Surgery is paid from the hospital benefits, regardless of the place of treatment, and subject to your chosen benefit option's annual limit, where applicable.

You have full cover for specialists who we have a payment arrangement with

On the Comprehensive Option, facility fees are paid up to 100% of Remedi Rate and anaesthetists and dental surgeon accounts are paid up to 100% if the agreed rate if you make use of Designated Service Providers (DSPs) or up to 150% of the Remedi Rate where not part of our DSPs. This means you can benefit by using specialists who we have a payment arrangement with, because we will cover their approved procedures in full on the **Comprehensive Option**, from the Hospital Benefit.

For members registered on the **Classic and Standard Options** we will pay these fees up to 100% of the Remedi Rate.

You may have a co-payment if you use other specialists.

How we cover other healthcare professionals

We cover GPs and other healthcare professionals up to 100% of the Remedi Rate.

How we cover radiology and pathology

We cover radiology and pathology up to 100% of the Remedi Rate on all benefit options.

Orthognathic Surgery

Orthognathic surgery, also called jaw surgery, is the realignment of the lower jaw or upper jaw due to a range of conditions.

Orthognathic surgery is only covered for members on the Remedi Comprehensive and Remedi Classic Options.

On the Comprehensive Option, facility fees are paid up to 100% of Remedi Rate and anaesthetists and dental surgeon accounts are paid up to 100% if the agreed rate if you make use of Designated Service Providers (DSPs) or up to 150% of the Remedi Rate where not part of our DSPs. This means you can benefit by using specialists who we have a payment arrangement with, because we will cover their approved procedures in full on the **Comprehensive Option**, from the Hospital Benefit.

For members registered on the **Classic Option** we will pay these fees up to 100% of the Remedi Rate.

You may have a co-payment if you use other specialists.

Dental appliances will be funded from the specialised dentistry and/or available Insured Out-of-Hospital (IOH) Benefit/ Personal Medical Savings Accounts (PMSA) as may be applicable. No upfront payment from the hospital benefit will be applicable.

This benefit is subject to authorisation and the Scheme's clinical entry criteria to be met. You must preauthorise your admission to hospital at least 48 hours before you go in. Please call **0860 116 116**.

Dental treatment in-hospital where not approved for Severe Dental and Oral Surgery Benefit

No need to call us before in-hospital dental treatment

For in-hospital dental treatment which includes wisdom teeth removal that is not covered under Severe Dental and Oral Surgery or Orthognathic surgery, you do not need to contact us for pre-authorisation, even if you're admitted to hospital.

This makes it easier for you to focus on your care, knowing that we will handle the claims in line with your selected benefit option's available benefits.

Upfront deductible for in-hospital or day clinic treatment

If you're receiving dental treatment in a hospital or day clinic, you will need to pay an upfront amount (deductible) directly to the facility.

This amount depends on:

- Your age
- Whether the treatment is done in hospital or in a day clinic

If the deductible is more than the cost of the treatment, you will need to cover the full cost of the healthcare service.

We cover the remaining balance of the hospital or day clinic account from your Hospital Benefit, according to the benefits of your selected benefit option.

Important benefit option-specific information

This benefit is not available on the **Standard Option** unless the dental treatment is approved for Severe Dental and Oral Surgery.

This is the amount you need to pay upfront:

	HOSPITAL	DAY CLINIC
Members younger than 13 years	R6 250	R3 750
Member 13 years or older	R2 500	R1 500

We pay the related accounts for hospital or day clinic admissions from the Hospital Benefit

We pay related accounts from the Hospital Benefit.

This is how we pay for dental treatment, anaesthetics and dental appliances, depending on your selected benefit option.

DENTAL TREATMENT: FACILITY FEES	
Remedi Comprehensive	Paid up to 100% of the Remedi Rate from the Hospital Benefit.
Remedi Classic	Paid up to 100% of the Remedi Rate from the Hospital Benefit.

ANAESTHETISTS AND DENTAL SURGEONS	
Remedi Comprehensive	Paid up to 100% of the agreed rate for Designated Service Providers (DSP) or up to 150% of the Remedi Rate for Non-DSP from the Hospital Benefit.
Remedi Classic	Paid up to 100% of the agreed rate for Designated Service Providers (DSP) or up to 100% of the Remedi Rate for Non-DSP from the Hospital Benefit.

SPECIALISED DENTISTRY	
Remedi Comprehensive	How we cover Specialised dentistry which includes, dental appliances, orthodontic treatment and related procedures - Accounts for dental appliances and orthodontic treatment, including those related to orthognathic (jaw) surgery, are paid from Specialised dental limit regardless of whether treatment takes place in- or out-of-hospital. The Specialised dental limits are: - R26 950 per beneficiary - R54 100 per family - Once this limit is reached, the claims will be paid from the Insured Out-of-Hospital (IOH) Benefit and thereafter from the Personal Medical Savings Account (PMSA), if available.
Remedi Classic	Accounts for dental appliances and orthodontic treatment, including those related to orthognathic (jaw) surgery, are paid from IOH and up to the available Overall Annual Limit (OAL) regardless of whether treatment takes place in- or out-of hospital. applicable.

SPECIALISED DENTISTRY	
Remedi Standard	No benefit.

Preventative basic dentistry benefit: All benefit options

Preventative dentistry is covered from the Screening and Prevention Benefits up to one preventative dental examination per person every 12 months and includes an oral examination, infection control, prophylaxis, polishing and fluoride of adults and children which is covered from your Hospital Benefits. All other related basic dentistry, such as the consultation fees, will continue to fund from the IOH linked to the sub-limits and overall annual limit and per your selected benefit option's available benefits..

How we cover dental treatment in the dentist's rooms

Remedi Comprehensive

Conservative dentistry

Conservative dentistry done in the dentist's rooms is covered from the IOH limit and thereafter from available PMSA.

Specialised Dentistry Benefit

Specialised dentistry out of hospital is covered subject to funds in the Specialised Dentistry Benefit:

- **R26 950 per beneficiary**
- **R54 100 per family**

Once this limit is reached, the claims will be paid subject to funds in the members IOH and thereafter from the PMSA, if available.

Remedi Classic Option

Conservative dentistry

Conservative dentistry done in the dentist's rooms is covered from the IOH limit.

Specialised Dentistry Benefit

Specialised dentistry out of hospital is covered subject to funds in the IOH.

Standard Option

Conservative dentistry

Only basic dentistry is covered which includes consultations, extractions and fillings, including resin fillings up to three surface fillings per tooth; and excludes dentures and specialised dentistry.

Dental Risk Company (DRC) manages the dental benefit for Remedi Standard members. Members must visit a Dentist who part of the DRC network.

Contact the DRC as follows:

- Dental Risk Company (DRC) call centre: **087 943 9611**
- General enquiries: enquiries@dentalrisk.com
- Website: <https://www.dentalrisk.com/>

Specialised Dentistry

There is no cover for Specialised dentistry on Remedi Standard.

Complaints process

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on **0860 116 116** or address a 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 Remedi Medical Aid Scheme internal disputes process.

You may, as a last resort, 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 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za