



**POLMED**<sup>®</sup>  
OUR INVESTMENT OUR HEALTH OUR FUTURE

# DENTAL BENEFITS 2025

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For assistance with Dental pre-authorisations, queries on your claims, or benefit information, contact DENIS:

### MEMBERS/PROVIDERS:



0860 765 633



polmedcustomerservice@denis.co.za



www.denis.co.za

### IMPORTANT NOTE

In the event of a dispute the Scheme Rules will supersede this benefit schedule.

The POLMED Scheme Rules can be found on the POLMED website: [www.polmed.co.za](http://www.polmed.co.za)

## POLMED AQUARIUM DENTAL BENEFIT SUMMARY 2025

Dental benefits are paid at the POLMED Dental Tariff (PDT) subject to the applicable Dental Sublimit and Out-Of-Hospital (OOH) Limits.

- M0 — R4 984 (OOH — R9 462)
- M1 — R5 620 (OOH — R11 472)
- M2 — R6 214 (OOH — R13 936)
- M3 — R6 821 (OOH — R14 876)
- M4+ — R7 440 (OOH — R17 042)

POLMED Aquarium members are required to use the POLMED Dental Provider Network for treatment. Members who voluntarily **opt to use a non-network provider**, will be liable for a **30% co-payment**.

The dental benefits as published in the POLMED 2025 Dental Benefit Tables (page 5) will apply, subject to DENIS managed care protocols and managed care interventions which may include the requirement of treatment plans and/or radiographs prior to benefit application.

Scheme Exclusions apply to dental benefits.

In the event of a dispute, the registered Rules of the Scheme will prevail.

### Pre-authorisation<sup>1</sup>:

- Hospitalisation, and certain dentistry procedures must be pre-authorised.
- POLMED Aquarium is restricted to the use of the Aquarium Hospital Network service provider for treatment in a hospital or day clinic. Penalties up to **R15 000** will apply for the use of a **non-network** facility.
- Pre-authorisation is required for: Periodontics (codes 8737, 8739) and Maxillo-facial Surgery (codes 8937, 8941, 9011, 9015, 9016, 8967).
- A penalty of **R500** will apply for **late authorisation** on all specialised treatment except for **general anaesthesia** where a **R5 000 penalty** will apply.
- Penalties do not apply to emergency hospital admission.

<sup>1</sup> Please note that Medscheme will be responsible for the receipt, processing and payment of the hospital and anaesthetist claims for authorised in hospital treatment and sedation.

If not submitted via a claims switching house by the service provider, these claims must be submitted to:

#### Hospital claims:

claimsmanagement@medscheme.co.za

#### Anaesthetist claims:

specialist@medscheme.co.za

## POLMED MARINE DENTAL BENEFIT SUMMARY 2025

Conservative dental benefits are paid at the POLMED Dental Tariff (PDT) Subject to the applicable Dental Sublimit and Out-Of-Hospital (OOH) Limits.

- M0 — R6 972 (OOH — R23 739)
- M1 — R7 881 (OOH — R28 917)
- M2 — R8 633 (OOH — R34 863)
- M3 — R9 623 (OOH — R40 046)
- M4+ — R10 738 (OOH — R43 549)

Specialised dental benefits are paid at the POLMED Dental Tariff subject to the Specialised Dental Limit of **R17 118** per family per year.

The dental benefits as published in the POLMED 2025 Dental Benefit Tables (page 5) will apply, subject to DENIS managed care protocols and managed care interventions which may include the requirement of treatment plans and/or radiographs prior to benefit application.

Scheme Exclusions apply to dental benefits.

In the event of a query, appeal or dispute, the registered Rules of the Scheme will prevail.

### Pre-authorisation<sup>2</sup>:

- Hospitalisation, and certain dentistry procedures must be pre-authorised.
- Pre-authorisation is required for: Metal Frame Dentures, Crown & Bridge, Orthodontics, Periodontics, Hospital Admissions and Moderate / Deep Sedation in the Dental Rooms.
- A penalty of **R500** will apply for **late authorisation** on all specialised treatment except for **general anaesthesia** where a **R5 000 penalty** will apply.
- Failure to pre-authorise orthodontic treatment will result in payment only from date of authorisation for the remaining months of treatment, provided that the treatment is clinically indicated.
- Penalties do not apply to emergency hospital admission.

<sup>2</sup> Please note that Medscheme will be responsible for the receipt, processing and payment of the hospital and anaesthetist claims for authorised in-hospital treatment and sedation.

If not submitted via a claims switching house by the service provider, these claims must be submitted to:

#### Hospital claims:

claimsmanagement@medscheme.co.za

#### Anaesthetist claims:

specialist@medscheme.co.za

## POLMED 2025 DENTAL BENEFIT TABLES

<b>CONSERVATIVE DENTISTRY</b> Funded from Basic Dentistry limit, subject to OOH limit		
BENEFITS	AQUARIUM	MARINE
<b>Consultations</b>	Two check-ups per beneficiary per year (once every 6 months) Benefit subject to managed care protocols Covered at the PDT and 1 consult (code 8101) available from the Preventative Care Benefit	Two check-ups per beneficiary per year (once every 6 months) Benefit subject to managed care protocols Covered at the PDT and 1 consult (code 8101) available from the Preventative Care Benefit
<b>X-rays: Intraoral</b>	Benefit subject to managed care protocols Covered at the PDT	Benefit subject to managed care protocols Covered at the PDT
<b>X-rays: Extraoral</b>	One per beneficiary in a 3-year period Additional benefit may be considered where specialised dental treatment is required. Benefit subject to managed care protocols Covered at the PDT	One per beneficiary in a 3-year period Additional benefit may be considered where specialised dental treatment is required. Benefit subject to managed care protocols Covered at the PDT
<b>Preventative Care</b>	<p><i>Benefit for scale and polish:</i>            Two scale and polish treatments per beneficiary per year (once every 6 months)            Covered at the PDT</p> <p><i>Benefit for fissure sealants:</i>            Limited to beneficiaries between the ages of 5 and 25 and limited to 4 per beneficiary per annum.            Covered at the PDT and available from the Preventative Care Benefit.</p> <p><i>Benefit for fluoride:</i>            One per beneficiary in 12 months. Code 8161 for beneficiaries younger than 12 and code 8162 for beneficiaries between the ages of 12 and 16.            Covered at the PDT and available from the Preventative Care Benefit            Covered at the PDT and available from the Preventative Care Benefit            Benefit subject to managed care protocols</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>Professionally applied fluoride for beneficiaries older than 16</li> <li>Tooth whitening</li> <li>Oral hygiene instructions</li> <li>Oral hygiene evaluation</li> </ul>	<p><i>Benefit for scale and polish:</i>            Two scale and polish treatments per beneficiary per year (once every 6 months)            Covered at the PDT</p> <p><i>Benefit for fissure sealants:</i>            Limited to beneficiaries between the ages of 5 and 25 and limited to 4 per beneficiary per annum.            Covered at the PDT and available from the Preventative Care Benefit.</p> <p><i>Benefit for fluoride:</i>            One per beneficiary in 12 months. Code 8161 for beneficiaries younger than 12 and code 8162 for beneficiaries between the ages of 12 and 16.            Covered at the PDT and available from the Preventative Care Benefit            Covered at the PDT and available from the Preventative Care Benefit            Benefit subject to managed care protocols</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>Professionally applied fluoride for beneficiaries older than 16</li> <li>Tooth whitening</li> <li>Oral hygiene instructions</li> <li>Oral hygiene evaluation</li> </ul>

## CONSERVATIVE DENTISTRY

Funded from Basic Dentistry limit, subject to OOH limit

BENEFITS	AQUARIUM	MARINE
<b>Fillings</b>	<p><i>Benefit for fillings:</i> Granted once per tooth in 720 days</p> <p><i>Benefit for re-treatment of a tooth:</i> Subject to managed care protocols</p> <p><i>Multiple fillings:</i> A treatment plan and X-rays may be required for multiple fillings</p> <p><i>Resin Veneers – Direct (No Lab or CAD-CAM) – forms part of conservative restorative benefits</i> Covered at the PDT</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Fillings to restore teeth damaged due to toothbrush abrasion, attrition, erosion and fluorosis.</li> <li>• Resin bonding for restorations that are charged as a separate procedure to the restoration</li> <li>• The polishing of restorations</li> <li>• Gold foil restorations</li> <li>• Ozone therapy</li> </ul>	<p><i>Benefit for fillings:</i> Granted once per tooth in 720 days</p> <p><i>Benefit for re-treatment of a tooth:</i> Subject to managed care protocols</p> <p><i>Multiple fillings:</i> A treatment plan and X-rays may be required for multiple fillings</p> <p><i>Resin Veneers – Direct (No Lab or CAD-CAM) – forms part of conservative restorative benefits</i> Covered at the PDT</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Fillings to restore teeth damaged due to toothbrush abrasion, attrition, erosion and fluorosis.</li> <li>• Resin bonding for restorations that are charged as a separate procedure to the restoration.</li> <li>• The polishing of restorations</li> <li>• Gold foil restorations</li> <li>• Ozone therapy</li> </ul>
<b>Root Canal Therapy and Extractions</b>	<p>Benefit subject to managed care protocols Covered at the PDT</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Root canal therapy on primary (milk) teeth</li> <li>• Root canal therapy on third molars (wisdom teeth)</li> <li>• Direct and indirect pulp capping procedures</li> </ul>	<p>Benefit subject to managed care protocols Covered at the PDT</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Root canal therapy on primary (milk) teeth</li> <li>• Root canal therapy on third molars (wisdom teeth)</li> <li>• Direct and indirect pulp capping procedures</li> </ul>
<b>Plastic Dentures and Associated Laboratory Costs</b>	<p>Two plastic dentures per beneficiary in a 4-year period Benefit subject to managed care protocols Covered at the PDT</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Diagnostic dentures and associated laboratory costs</li> <li>• Mouth guards and associated laboratory costs</li> <li>• Snoring appliances and associated laboratory costs</li> <li>• High impact acrylic</li> <li>• The cost of gold, precious metal, semi-precious metal and platinum foil</li> <li>• Provisional dentures and associated laboratory costs</li> </ul>	<p>Two plastic dentures per beneficiary in a 4-year period Benefit subject to managed care protocols Covered at the PDT</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Diagnostic dentures and associated laboratory costs</li> <li>• Mouth guards and associated laboratory costs</li> <li>• Snoring appliances and associated laboratory costs</li> <li>• High impact acrylic</li> <li>• The cost of gold, precious metal, semi-precious metal and platinum foil</li> <li>• Provisional dentures and associated laboratory costs</li> </ul>

## SPECIALISED DENTISTRY

Subject to available Specialised Annual Dental Family Limit on the Marine Option

BENEFITS	AQUARIUM	MARINE
<b>Partial Chrome Cobalt Frame Dentures* and Associated Laboratory Costs</b>	No benefit	<p><b>*Pre-authorisation required</b></p> <p>Two partial metal frames per beneficiary in a 5-year period</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Subject to Marine Specialised Dentistry Family Limit</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• The metal base to full dentures and associated laboratory costs</li> <li>• High impact acrylic</li> <li>• The cost of gold, precious metal, semi-precious metal and platinum foil</li> </ul>
<b>Crown &amp; Bridge* and Associated Laboratory Costs</b> <i>A bridge comprises two or more crown units. Each crown is payable from the available Crown &amp; Bridge benefit.</i>	No benefit	<p><b>*Pre-authorisation required</b></p> <p>Benefit for crowns, bridges, porcelain veneers and inlays, and associated laboratory costs will be granted once per tooth in a 5-year period</p> <p>A treatment plan and X-rays must be submitted for review.</p> <p>Benefit subject to managed care protocols</p> <p>A pontic on a 2<sup>nd</sup> molar, where the 3<sup>rd</sup> molar is a crown retainer, is subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Subject to Marine Specialised Dentistry Family Limit</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Crowns on third molars</li> <li>• Crown and bridge procedures for cosmetic reasons and associated laboratory costs</li> <li>• Laboratory fabricated temporary crowns</li> <li>• Occlusal rehabilitations and associated laboratory costs</li> <li>• Provisional crowns and associated laboratory costs</li> <li>• Emergency crowns that are not placed for the immediate protection in tooth injury and associated laboratory costs</li> <li>• The cost of gold, precious metal, semi-precious metal and platinum foil</li> </ul>



## SPECIALISED DENTISTRY

Subject to available Specialised Annual Dental Family Limit on the Marine Option

Implants and Associated Laboratory Costs	No benefit	No benefit
Orthodontics* and Associated Laboratory Costs	No benefit	<p><b>*Pre-authorisation required</b></p> <p>Benefit for orthodontic treatment granted once per beneficiary per lifetime</p> <p>On pre-authorisation, cases will be clinically assessed by using an orthodontic needs analysis.</p> <p>Benefit allocation is subject to the outcome of the needs analysis and covered at the PDT.</p> <p>Benefit for orthodontic treatment will be granted where function is impaired.</p> <p>Benefit will not be granted where orthodontic treatment is required for cosmetic reasons.</p> <p>The associated laboratory costs will also not be covered.</p> <p><i>Benefit for fixed comprehensive treatment:</i></p> <p>Limited to individuals from age 9 and younger than 18 years of age</p> <p>Benefit subject to managed care protocols</p> <p>Subject to Marine Specialised Dentistry Family Limit</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Orthodontic re-treatment and any related laboratory costs</li> <li>• Invisible retainer material</li> <li>• Orthognathic (jaw correction) and other orthodontic related surgery, and any associated hospital and laboratory costs</li> </ul>
Periodontics*	<p><b>*Pre-authorisation required</b></p> <p>Benefit only for root planing (codes 8737, 8739) and ONLY as a PMB</p>	<p><b>*Pre-authorisation required</b></p> <p>Benefit limited to conservative, non-surgical therapy only</p> <p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Subject to Marine Specialised Dentistry Family Limit</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>• PerioChip placement</li> </ul>



## SPECIALISED DENTISTRY

Subject to available Specialised Annual Dental Family Limit on the Marine Option

### Maxillo-facial Surgery and Oral Pathology\*

#### \*Pre-authorisation required

Benefit is only available for the following codes:

#### **Payable from Risk:**

- 8941 (surgical removal of impacted tooth – first tooth)

#### **Payable from OOH:**

- 8937 (surgical removal of tooth)
- 9011 (incision & drainage of abscess – intra-oral)

**Benefit for the following codes is only available if part of an Authorised PMB:**

- 9015 (apicectomy/periradicular surgery – anteriors)
- 9016 (apicectomy/periradicular surgery – molars)
- 8967 (surgical removal of jaw cyst – intra-oral approach)

#### **Funding Exclusions:**

- Orthognathic (jaw correction) surgery
- Sinus lifts
- Bone augmentations
- Bone and tissue regeneration procedures
- The cost of bone regeneration material
- The auto-transplantation of teeth

#### \*Pre-authorisation required

#### **Surgery in the dental chair:**

Covered at the PDT

Subject to Marine Specialised Dentistry Family Limit

Benefit subject to managed care protocols

#### **Oral pathology procedures (cysts and biopsies, the surgical treatment of tumours of the jaw and soft tissue tumours):**

Claims will only be covered if supported by a laboratory report that confirms diagnosis.

#### **Benefit for the closure of an oral-antral opening (code 8909):**

Subject to post-treatment motivation and managed care protocols

#### **Surgery in hospital:**

See Hospitalisation\* below

#### **Funding Exclusions:**

- Orthognathic (jaw correction) surgery
- Sinus lifts
- Bone augmentations
- Bone and tissue regeneration procedures
- The cost of bone regeneration material
- The auto-transplantation of teeth

## HOSPITALISATION AND ANAESTHETICS

BENEFITS	AQUARIUM	MARINE
<b>Hospitalisation (General Anaesthetic)*</b>	<p><b>*Pre-authorisation required</b></p> <p>Admission protocols apply</p> <p>Subject to the use of an Aquarium Network Hospital</p> <p>Benefit subject to managed care protocols</p> <ul style="list-style-type: none"> <li>General anaesthetic benefit available for children under the age of 7 years for extensive dental treatment.</li> <li>Dental practitioner claims paid from Basic Dentistry limit, subject to OOH limit</li> <li>General anaesthetic benefit available for the removal of impacted teeth.</li> <li>Dental practitioner claims subject to the In Hospital Family Limit.</li> </ul> <p>The hospital and anaesthetist claims must be submitted to Medscheme for processing.</p> <p>Funded from the Hospital Benefit subject to available limits.</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>Where the only reason for admission to hospital is dental fear and anxiety</li> <li>Multiple hospital admissions</li> <li>Where the only reason for the admission request is for a sterile facility</li> <li>The cost of dental materials for procedures performed under general anaesthesia</li> </ul>	<p><b>*Pre-authorisation required</b></p> <p>Admission protocols apply</p> <p>Benefit subject to managed care protocols</p> <ul style="list-style-type: none"> <li>General anaesthetic benefit available for children under the age of 7 years for extensive dental treatment.</li> <li>Dental practitioner claims paid from Basic Dentistry limit, subject to OOH limit</li> <li>General anaesthetic benefit available for the removal of impacted teeth.</li> <li>Dental practitioner claims subject to Marine Specialised Dentistry Family Limit</li> </ul> <p>The hospital and anaesthetist claims must be submitted to Medscheme for processing.</p> <p>Funded from the Hospital Benefit.</p> <p><b>Funding Exclusions:</b></p> <ul style="list-style-type: none"> <li>Where the only reason for admission to hospital is dental fear and anxiety</li> <li>Multiple hospital admissions</li> <li>Where the only reason for the admission request is for a sterile facility</li> <li>The cost of dental materials for procedures performed under general anaesthesia</li> </ul>
<b>Inhalation Sedation in the Dental Rooms</b>	<p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Subject to the OOH Family Dental Sublimit</p>	<p>Benefit subject to managed care protocols</p> <p>Covered at the PDT</p> <p>Subject to the OOH Family Dental Sublimit</p>

## HOSPITALISATION AND ANAESTHETICS

### Moderate/Deep Sedation in the Dental Rooms\*

#### \*Pre-authorisation required

Benefit limited to extensive dental treatment and removal of impacted teeth only.

Benefit subject to managed care protocols

Covered at the PDT

The anaesthetist claim must be submitted to Medscheme for processing. Funded from the Hospital Benefit

#### \*Pre-authorisation required

Benefit limited to extensive dental treatment and removal of impacted teeth only.

Benefit subject to managed care protocols

Covered at the PDT

Subject to Marine Specialised Dentistry Family Limit

The anaesthetist claim must be submitted to Medscheme for processing. Funded from the Hospital Benefit

## PREVENTATIVE CARE BENEFIT

### NB: Special Notes

POLMED provides funding for some preventative services that are paid from the risk benefit and does not accumulate to the members OOH Limit or Dental Sublimit and is available on both options. The preventative codes mentioned below are not in addition to the standard benefits and are included in the overall dental benefits offered on the member's respective option, where managed care rules are applied.

PROCEDURE/TREATMENT	CODE	FREQUENCY/LIMITATIONS
<b>Dental screening</b>	8101* 8102 x 1 in 12 months	Annually *One consultation (8101) from Preventative Care Benefit, the second consultation from available Dental Sublimit Benefit subject to managed care protocols
<b>Consultation and topical fluoride application for children aged 0-6 years</b>	8161 (age 0 – 11) x 1 in 12 months	Annually Benefit subject to managed care protocols
<b><i>Benefit for scale and polish:</i> Two scale and polish treatments per beneficiary per year (once every 6 months)</b>	8155 x 2 (once every 6 months) OR 8159 x 2 (once every 6 months)	Bi-Annually Benefit subject to managed care protocols
<b>Topical fluoride application for children aged 7-16 years</b>	8162 (age 12 – 16) x1 in 12 months	Annually Benefit subject to managed care protocols
<b>Caries risk assessment for children aged 0-14 years (Clinical information to be submitted to managed care)</b>	8123 x 1 in 24 months	Once every second year Benefit subject to managed care protocols
<b>Periodontal disease and caries risk assessment for adults 19 years of age and older (Clinical information to be submitted to managed care)</b>	8176 x 1 in 24 months 8123 x 1 in 24 months	Once every second year Benefit subject to managed care protocols
<b>Fissure sealants for 5 to 25 year old</b>	8163 x 4 in 12 months	Maximum of four per annum Benefit subject to managed care protocols

## GENERAL EXCLUSIONS

- The following services/items are excluded from benefits with due regard to PMBs and will not be paid by the Scheme: Charges for appointments that a member or dependant fails to keep with service providers.
- Operations, treatments, and procedures, by choice, for cosmetic purposes where no pathological substance exists which proves the necessity of the procedure, and/or which is not lifesaving, life-sustaining or life-supporting.
- Aids for participation in sport, e.g., mouthguards.
- Gold inlays in dentures, soft and metal base to new dentures, invisible retainers, Osseo Integrated implants and bleaching of vital (living) teeth.
- Fixed orthodontics for beneficiaries above the age of 18 years.
- Reports, investigations or tests for insurance purposes, admission to universities or schools, fitness tests and examinations, medical court reports, employment, emigration, or immigration, etc.
- Electrognathographic recordings, pantographic recordings and other such electronic analyses
- Nutritional and tobacco counselling
- Caries susceptibility and microbiological tests
- Pulp tests
- Cost of Mineral Trioxide
- Cost of prescribed toothpastes, mouthwashes (e.g. Corsodyl) and ointments
- Appointment not kept
- Special report
- Dental testimony including dento-legal fees
- Treatment plan completed
- Enamel microabrasion
- Behaviour management
- Intramuscular or subcutaneous injection
- Procedures that are defined as unusual circumstances and procedures that are defined as unlisted procedures