ENGEN | Medical Benefit Fund

Administered by Discovery Health

Dental Benefit 2020

Who we are

Engen Medical Benefit Fund (referred to as 'the Fund'), registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') is a separate company and an authorised financial services provider and is responsible for the administration of your membership on behalf of the Fund.

About this document

This document tells you how the Dental Benefit works.

Overview

Your plan offers cover for the following dental procedures:

- Basic Dentistry
- Specialised Dentistry
- Maxillo-facial surgery

How we cover Basic Dentistry

We will fund claims for basic dentistry from your Medical Savings Account and will simultaneously accrue to your primary care Basic Dental Limit. Claims are funded at 100% of the Fund rate.

The Basic Dental Limit is based on the number of members on the membership:

Main member	R4 000
Main member and 1 dependant	R5 100
Main member and 2 dependants	R6 200
Main member and 3 dependants	R7 600
Main member and 4 dependants	R8 900

In-hospital admissions for basic dentistry are not covered on your Care plan.

How we cover specialised dentistry

We will fund claims for specialised dentistry from the Specialised Dentistry Limit. This includes cover for inlays, Osseo-integrated Implantology, crowns, bridges, study models, metal based dentures and the repair of metal based dentures, oral medication and periodontics, orthodontics and prosthodontics. Please call us for confirmation of your benefits for orthodontic treatment.

Claims are funded at 100% of the Fund rate from the Specialised Dental Limit which is based on the amount of members on the membership:

Main member	R9 000
Main member and 1 dependant	R12 400
Main member and 2 dependants	R15 600
Main member and 3 dependants	R18 200
Main member and 4 dependants	R20 000

In-hospital specialised dentistry will require an authorisation. The hospital account will be funded from Insured Benefits and related accounts will all be funded from the Specialised Dental Limit.

If you have a mixture of both specialised and basic dentistry, the claim will be paid as per the Specialised Dentistry Limit.

How we cover Maxillo-facial surgery

Pre-authorisation is required for maxillo-facial surgery. Claims are funded from Risk at 100% of the Fund rate.

Contact us

You can contact us on 0800 001 615 or visit our website at www.engenmed.co.za for more information.

Complaints process

You may lodge a complaint or query with the Fund directly on 0800 001 615, address a complaint in writing to the Principal Officer at the Fund's registered address. If your complaint remains unresolved, you may lodge a formal dispute by following the Fund's 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.com / www.medicalschemes.com