

# DENTAL RISK INSURANCE



For the first time in South Africa, Specialised Dentistry Cover is offered outside the Medical Aid environment. Through our association with Guardrisk Insurance Company Limited, we are proud to offer four products covering a variety of dental options.

## HOW THE PRODUCTS WORK:

- Procedures may only be provided by registered general dentists (preferably on the Dental Risk Company network).
- The procedure or service being claimed for must be provided while the policy is current.
- All appointments in respect of Dentist, Orthodontist and other services will be made on your behalf by the Concierge Service. Please call them on 0861 115 057 or SMS the word Dentist to 45288, following which a Call Centre Agent will respond.



## **10% CASH BACK BONUS – how does this work?**

Once 13 consecutive contributions have been received for the **BRONZE**, **SILVER** or **GOLD** options and no claims / usage has been allocated to the policy, cash equal to 10% of the value of the 13 months contributions will be refunded to the owner of the policy.



## MONTHLY CONTRIBUTIONS

PRIME	PRINCIPAL MEMBER	SPOUSE DEPENDANT	ADULT DEPENDANT (child older than 21 years)	CHILD DEPENDANT (younger than 21 years)
	R29.00	R25.00	R25.00	R22.00
BRONZE	PRINCIPAL MEMBER	SPOUSE DEPENDANT	ADULT DEPENDANT (child older than 21 years)	CHILD DEPENDANT (younger than 21 years)
	R69.00	R38.00	R38.00	R28.00
SILVER	PRINCIPAL MEMBER	SPOUSE DEPENDANT	ADULT DEPENDANT (child older than 21 years)	CHILD DEPENDANT (younger than 21 years)
	R199.00	R153.00	R153.00	R98.00
GOLD	PRINCIPAL MEMBER	SPOUSE DEPENDANT	ADULT DEPENDANT (child older than 21 years)	CHILD DEPENDANT (younger than 21 years)
	R285.00	R230.00	R230.00	R145.00

Should you be interested in discussing this product further or wish to take out the cover, please contact Chantal Hickman or Rebecca Mayo on 031-7648200 or via email [Chantal@cookefuller.co.za](mailto:Chantal@cookefuller.co.za) or [Rebecca@cookefuller.co.za](mailto:Rebecca@cookefuller.co.za)

## BENEFIT OFFERING:

DENTAL PROCEDURE DESCRIPTION	WAITING PERIODS	PRIME		BRONZE		SILVER		GOLD	
		USAGE PER ANNUM	ANNUAL COVER PER PERSON	USAGE PER ANNUM	ANNUAL COVER PER PERSON	USAGE PER ANNUM	ANNUAL COVER PER PERSON	USAGE PER ANNUM	ANNUAL COVER PER PERSON
Consultations	3 months	0	0	2 visits @ R165 each	R330.00	4 visits @ R165 each	R660	6 visits @ R165 each	R990.00
Filings	3 months	2 fillings @ R250 each	R500.00	4 fillings @ R350 each	R1 400.00	8 fillings @ R350 each	R2 800.00	12 fillings @ R350 each	R4 200.00
X-rays	3 months	0	0	4 x-rays @ R65 each	R260.00	8 x-rays @ R65 each	R520.00	12 x-rays @ R65 each	R780.00
* Extractions	3 months	2 extractions @ R210 each	R420.00	2 extractions @ R250 each	R500.00	4 extractions @ R250 each	R1 000.00	12 extractions @ R250 each	R3 000.00
Emergency Root Canal	3 months	4 events @ R370 each	R740.00	2 events @ R700 each	R1 400.00	4 events @ R700 each	R2 800.00	6 events @ R700 each	R4 200.00
Root Canal	6 months	0	0	0	0	2 events @ R1 500 each	R3 000.00	3 events @ R1 500 each	R4 500.00
Dentures	6 months	0	0	0	0	1 full set per 5 years	R3 500.00	1 full set per 5 years	R3 500.00
Crowns	6 months	2 crowns @ R480 each	R960.00	0	0	2 crowns @ R6 000 each	R12 000.00	3 crowns @ R6 000 each	R18 000.00
Implants	6 months	0	0	0	0	2 implants @ R18 000 each	R36 000.00	3 implants @ R18 000 each	R54 000.00
* Wisdom Teeth (chairs)	6 months	2 events @ R580 each	R1 160.00	0	0	2 teeth @ R8 000 each	R16 000.00	4 teeth @ R8 000 each	R32 000.00
* Wisdom Teeth (hospital)	6 months	0	0	0	0	2 teeth @ R15 000 each	R15 000.00	4 teeth @ R15 000 each	R60 000
** Orthodontist	6 months	0	0	0	0	1 treatment plan per life time	R25 000.00	1 treatment plan per life time	R25 000.00
Trauma	1 month registration	1 per year	R16 000.00	1 per year	R25 000.00	1 per year	R25 000.00	1 per year	R25 000.00
Oral Care Package	1 month registration	1 per child under the age of 7 years		Not Included		Not Included		Not Included	
<b>TOTAL COVER</b>		<b>R19 780.00</b>		<b>R28 890.00</b>		<b>R158 280.00</b>		<b>R235 170.00</b>	

### NON-INSURANCE SERVICE BENEFIT

Concierge Booking Full Service	Included	Included	Included	Included
Stem Cells: Skin Burn Growth Service	Not Included	Not Included	R950 000 skin growth service included	R950 000 skin growth service included

\* Extractions and removal of Wisdom Teeth will only be covered once per tooth. \*\* Orthodontic treatment will be done once per life-time. The benefit descriptions in this brochure do not supersede the Benefit Policy. E&OE.

