

KEYCARE DENTISTRY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

Your 2026 KeyCare Dentistry Benefit

At Discovery Health Medical Scheme, we're committed to providing quality, cost-effective healthcare that includes access to dental care when you need it. Included on the KeyCare Plus, KeyCare Start and KeyCare Start Regional plans, you have cover for dentistry in the KeyCare Networks.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Dental therapist	Oral hygienists work with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.
Dentist	Dentists generally deal with the normal maintenance of oral health, for example fillings, extractions and root canal treatment.
Designated service provider (DSP)	This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit www.discovery.co.za or click on 'Find a healthcare provider' on the Discovery Health app

Who qualifies for the benefit?

If you're on one of the following plans, you have access to the KeyCare Dentistry Benefit:

- KeyCare Plus
- KeyCare Start
- KeyCare Start Regional

Please note: The KeyCare Core plan does not include defined day-to-day dental benefits.

What your benefit includes

You have cover for a wide range of basic dental care out-of-hospital when visiting a dentist or dental therapist in the KeyCare Dental Network. This includes:

- Dental consultations and check-ups
- X-rays
- Teeth cleaning and polishing
- Tooth extractions
- Fillings (according to clinical rules)
- Fluoride treatment for children under 12

All treatment must be provided by a network dentist or dental therapist.

The treatment that is available out-of-hospital is subject to the list of procedures and limitations described in the table at the end of the document. Certain rules and limits apply. Network dentists can prescribe medicine according to the KeyCare dental medicine list (formulary) available on www.discovery.co.za under Medical Aid > Find documents and certificates.



What's not covered

This benefit does not include cover for:

- Root canal therapy
- Crowns, bridges, implants
- Full or partial dentures
- Dental laboratory fees
- In-hospital dental treatment (not covered on any of the KeyCare plans)

You will need to pay for these services yourself.

Important information

You must use a KeyCare network dentist or a network dental therapist. To find a dentist in the network, please use the find a healthcare provider tool by visiting www.discovery.co.za.

We cover a defined list of dental treatments

Your dental services at a KeyCare network dentist include:

- Basic dentist care as listed in the table below
- Motivation or authorisation for treatment as required
- Information on any treatment not covered by the benefit for which you will have to pay.

Below is a list of benefits covered on KeyCare Plus, KeyCare Start and KeyCare Start Regional plans at a network dentist or a network dental therapist. Approval is subject to clinical review:

PROCEDURE	DESCRIPTION	COMMENTS
Diagnostic procedures		
8101	Full mouth examination and health assessment	Twice per year (Not within 180 days of a previous 8101)
8104	Examination consultation specific problem	Not allowed within 4 weeks of procedure code 8101 and 8104
8107	Intra-oral radiographs per film	Subject to KeyCare protocols – combination of 8107 and 8112 - More than one per visit or three per check-up visit (8101) requires approval.
8112	Intraoral radiograph – bitewing	Subject to KeyCare protocols – combination of 8107 and 8112 - More than one per visit or three per check-up visit (8101) requires approval
Extractions		
8201	First tooth extraction in each quadrant	
8202	Each additional tooth	
Preventive procedures		
8151 (Oral hygiene education) has been removed from the KeyCare Dentistry Formulary since 2013. Dentists who are part of the KeyCare agreement network are aware that they should not charge for this code and if they do, the member will not be liable for this rejection.		



PROCEDURE	DESCRIPTION	COMMENTS
8155	Polish only	Limited to twice per year, any combination of 8155 and 8159 (Not within 180 days of a previous 8155 or 8159). Allowed for all ages
8159	Scale and polish	Limited to twice per year, any combination of 8155 and 8159 (Not within 180 days of a previous 8155 or 8159). Only allowed for patients who are 12 years of age or above
8161	Fluoride treatment	Twice per year (not within 180 days of a previous 8161). We only pay for children under the age of 12 as we do not cover fluoride treatment for adults
Basic restorative procedures (subject to specific clinical guidelines) 1 restoration code per tooth number in a nine-month period		
8341	Amalgam - one surface	Back teeth – premolars and molars
8342	Amalgam – two surfaces	Back teeth – premolars and molars
8343	Amalgam – three surfaces	Back teeth – premolars and molars
8344	Amalgam – four or more surfaces	Back teeth – premolars and molars
8351	Resin – one surface, anterior	Front teeth – incisors and canines
8352	Resin – two surfaces, anterior	Front teeth – incisors and canines
8353	Resin – three surfaces, anterior	Front teeth – incisors and canines
8354	Resin – four or more surfaces, anterior	Front teeth – incisors and canines
8367	Resin – one surface, posterior	Back teeth – premolars and molars
8368	Resin – two surfaces, posterior	Back teeth – premolars and molars
8369	Resin – three surfaces, posterior	Back teeth – premolars and molars
8370	Resin – four or more surfaces, posterior	Back teeth – premolars and molars
Endodontics		
8132	Removal of the nerve for relief of pain	Emergencies only Maximum of one per visit
Miscellaneous		
8109	Infection control	Maximum of two per visit
8145	Local anesthetic	One per visit
8110	Sterilised equipment tray for surgical procedures	May only be billed if the provider bills for any of the following procedure codes: 9011, 8731, 9013, 8201 and 8202
Surgical incision		
8731	Incision and drainage of abscess – intra-oral	One per visit. More than one requires approval Not covered for dental therapists



PROCEDURE	DESCRIPTION	COMMENTS
9011	Incision and drainage of abscess – intra-oral (pyogenic)	One per visit. More than one requires approval
9013	Incision and drainage of abscess – extra-oral (pyogenic)	One per visit. More than one requires approval Not covered for dental therapists



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

If you have received a final decision from the principal officer of Discovery Health Medical Scheme and want to challenge it, you can lodge a formal dispute. You can find more information online about the [Scheme's dispute process](#).

4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157
	complaints@medicalschemes.co.za
	0861 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.