

15 October 2018



2019 BENEFITS AND CONTRIBUTIONS

As the world prepares for the year end and festive season, we at DRUM have been hard at work rejuvenating our benefit design for 2019.

The key objective for this benefit design was to ensure that benefits not only benchmark, but also improve on the value our members receive as policyholders. Our product team embarked on an intensive analysis of the past 12 months benefit utilisation and highlighted the procedures most used by our members. Related average costs charged by providers was mapped to these benefits and any shortfalls our benefit values presented was addressed and we are happy to report that the increase in key benefit values has been approved by the Board of Directors.

Together with this benefit increase, we have managed to keep our monthly contribution increase for 2019 at a low 6% average across all 4 options. This minimal increase is below the industry standard and once again mirrors our continued dedication to keep South Africa smiling, at an affordable monthly premium.

Another noteworthy positive amendment applies to our policy age limit rule. For 2019 we are lifting the band on the 65 year old limit on joining. That's right, now anyone can join – no matter how young or old! All policyholders and brokers are urged to enrol members whom we previously were not able to accommodate due to their age. Now that's something to smile about...

Please take care when reading through the benefit changes below and remember to contact us should you wish to change to another option for 2019 before 30 November 2018.

We are proud to introduce the 2019 Summary of Benefits vs 2018:

GOLD OPTION					2018	% INCREASE
EVENTS	2019 BENEFITS					
5	Consultation	@	R 420.00	each per annum	R 340.00	24%
4	Fillings	@	R 500.00	each per annum	R 400.00	25%
6	X-rays	@	R 150.00	each per annum	R 90.00	67%
4	Extractions	@	R 350.00	each per annum	R 260.00	35%
3	Emergency Root Canal	@	R 300.00	each per annum	R 300.00	0%
1	Bite Plate	@	R 1 000.00	per annum	R 1 000.00	0%
1	Mouth Guard	@	R 600.00	every 2 year cycle	R 600.00	0%
1	Pan Scan	@	R 350.00	per policy holder over 18 years old	R 300.00	17%
2	Scale and Polish	@	R 280.00	each per annum	R 200.00	40%
4	Wisdom Teeth in chair	@	R 1 250.00	per tooth per lifetime	R 1 250.00	0%
4	Wisdom Teeth in hospital	@	R 3 500.00	per tooth per lifetime	R 3 500.00	0%
3	Root Canal	@	R 1 750.00	each per annum	R 1 500.00	17%
1	Dentures	@	R 3 500.00	per set every 5 years	R 3 500.00	0%
3	Temporary Crowns	@	R 600.00	each per annum	R 600.00	0%
2	Crowns and Bridge Work	@	R 3 500.00	each per annum	R 3 500.00	0%
2	Implants	@	R 6 000.00	each per annum	R 6 000.00	0%
	Trauma	@	R 25 000.00	per annum	R 25 000	0%

Membership Call Centre
0861 843 842
Claims Call Centre
0861 372 343
Head Office
012 685 5262
www.dentalrisk.co.za

DENTISTRY EVOLVING

Chairman Dr Frikkie De Bruin **CEO** Wynand Jacques Wagener

FSP Number: Juristic Rep - 45810

Address
Sunwood Office Park- Building 2B
379 Queens Crescent
Lynnwood Pretoria, 0081
Registration Number 2007/019358/07



SILVER OPTION						
EVENTS	2019 BENEFITS				2018	% INCREASE
4	Consultation	@	R 420.00	each per annum	R 340.00	24%
4	Fillings	@	R 500.00	each per annum	R 400.00	25%
5	X-rays	@	R 150.00	each per annum	R 85.00	76%
3	Extractions	@	R 300.00	each per annum	R 200.00	50%
3	Emergency Root Canal	@	R 300.00	each per annum	R 300.00	0%
1	Bite Plate	@	R 800.00	per annum	R 800.00	0%
1	Mouth Guard	@	R 400.00	every 2 year cycle	R 400.00	0%
1	Pan Scan	@	R 350.00	per policy holder over 18 years old	R 300.00	17%
1	Scale and Polish	@	R 280.00	each per annum	R 150.00	87%
4	Wisdom Teeth in chair	@	R 1 000.00	per tooth per lifetime	R 1 000.00	0%
2	Wisdom Teeth in hospital	@	R 3 500.00	per tooth per lifetime	R 3 500.00	0%
2	Root Canal	@	R 1 500.00	each per annum	R 1 300.00	15%
1	Dentures	@	R 3 000.00	per set every 5 years	R 3 000.00	0%
2	Temporary Crowns	@	R 600.00	each per annum	R 600.00	0%
1	Crowns and Bridge Work	@	R 3 000.00	each per annum	R 3 000.00	0%
1	Implants	@	R 5 000.00	each per annum	R 5 000.00	0%
	Trauma	@	R 25 000.00	per annum	R 25 000.00	0%

BRONZE OPTION						
EVENTS	2019 BENEFITS				2018	% INCREASE
3	Consultation	@	R 420.00	each per annum	R 340.00	24%
3	Fillings	@	R 400.00	each per annum	R 300.00	33%
3	X-rays	@	R 120.00	each per annum	R 75.00	60%
2	Extractions	@	R 250.00	each per annum	R 180.00	39%
3	Emergency Root Canal	@	R 200.00	each per annum	R 200.00	0%
1	Bite Plate	@	R 600.00	per annum	R 600.00	0%
1	Mouth Guard	@	R 400.00	every 2 year cycle	R 400.00	0%
1	Pan Scan	@	R 350.00	per policy holder of 18 years old	R 300.00	17%
1	Dentures	@	R 3 000.00	per set every 5 years	R 3 000.00	0%
1	Temporary Crowns	@	R 450.00	per tooth per annum	R 450.00	0%
1	Crowns and Bridge Work	@	R 3 000.00	each per annum	R 3 000.00	0%
	Trauma	@	R 16 000.00	per annum	R 16 000.00	0%



PRIME OPTION						
EVENTS	2019 BENEFITS				2018	% INCREASE
2	Consultation	@	R 420.00	each per annum	R 340.00	24%
2	Fillings	@	R 400.00	each per annum	R 300.00	33%
2	X-rays	@	R 120.00	each per annum	R 75.00	60%
2	Extractions	@	R 250.00	each per annum	R 180.00	39%
2	Emergency Root Canal	@	R 190.00	each per annum	R 190.00	0%
2	Wisdom Teeth in chair	@	R 580.00	per tooth per lifetime	R 580.00	0%
2	Temporary Crowns	@	R 450.00	per tooth per annum	R 450.00	0%
	Trauma	@	R 16 000.00	per annum	R16 000.00	0%

With the significant percentage increase of benefit values, as illustrated above, we are confident that the 2019 benefits will be received positively by our policyholders.

CONTRIBUTIONS FOR 2019 vs 2018

PRIME	2018 DRUM PREMIUM	ADJUSTMENT	2019 DRUM PREMIUM
MEMBER	R 31	6%	R 33
ADULT DEPENDENT	R 27	6%	R 29
CHILD	R 23	6%	R 24

BRONZE	2018 DRUM PREMIUM	ADJUSTMENT	2019 DRUM PREMIUM
MEMBER	R 115	6%	R 122
ADULT DEPENDENT	R 98	6%	R 104
CHILD	R 64	6%	R 68

SILVER	2018 DRUM PREMIUM	ADJUSTMENT	2019 DRUM PREMIUM
MEMBER	R 225	6%	R 239
ADULT DEPENDENT	R 170	6%	R 180
CHILD	R 110	6%	R 117

GOLD	2018 DRUM PREMIUM	ADJUSTMENT	2019 DRUM PREMIUM
MEMBER	R 320	6%	R 339
ADULT DEPENDENT	R 260	6%	R 276
CHILD	R 163	6%	R 173

The premium increase will be in effect for the January 2019 period and will be deducted to the above applicable values according on each policyholders specific debit order date.



We are here to assist you with any queries or concerns. Don't hesitate to contact us on smile@dentalrisk.co.za or on 012 685 5262 - Monday to Friday: 8am to 4pm (excluding public holidays).

Take note: Our office will function on skeleton staff over the festive season but be assured that any communication received will be dealt with within 72 hours.

I would like to take this opportunity to thank you for your loyal support and wish you and your family good health and a prosperous new year. For those travelling during the festive season, safe journeys and happy returns.

We look forward to taking care of your dental needs in 2019 as your smile matters to us.

Kind Regards

Wynand Jacques Wagener
Chief Executive Officer