

## PG Group Dental Benefit Table 2026

### Dental Benefits

Dental benefits are paid at the PG Group Dental Tariff (PDT).

Dental benefits are subject to 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.

*Please note: Dental claims that are short paid will be funded by the Scheme's administrator from the member's positive savings account.*

### Pre-authorisation\*

Hospitalisation and certain dental procedures, including dentures, must be pre-authorised.

If no pre-authorisation is obtained or if pre-authorisation is applied for after the treatment has been done, benefits will not apply for Crowns, Implants, Periodontics, Moderate/Deep Sedation and Hospitalisation.

Failure to pre-authorise orthodontic treatment will result in a payment *only* from date of authorisation for the remaining months of treatment, provided that the treatment is clinically indicated.

Pre-authorisation does not apply to emergency hospital admissions.

### Get in touch

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

**Members:** 0860 104 939 | **Providers:** 0861 033 647

[www.denis.co.za](http://www.denis.co.za)

**PG GROUP**  
Conservative Dentistry

<b>Consultations</b>	<ul style="list-style-type: none"> <li>- Two check-ups per beneficiary per year (once every 6 months)</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul>
<b>X-rays: Intraoral</b>	<ul style="list-style-type: none"> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul>
<b>X-rays: Extraoral</b>	<ul style="list-style-type: none"> <li>- One per beneficiary in a 3-year period</li> <li>- Additional benefit may be considered where specialised dental treatment is required.</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul>
<b>Preventative Care</b>	<ul style="list-style-type: none"> <li>- <i>Benefit for scale and polish:</i> Two annual scale and polish treatments per beneficiary (once every 6 months)</li> <li>- <i>Benefit for fissure sealants:</i> Limited to beneficiaries younger than 16 years of age</li> <li>- <i>Benefit for fluoride:</i> Limited to beneficiaries from age 5 and younger than 13 years of age</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- Oral hygiene evaluation</li> <li>- Oral hygiene instruction</li> <li>- Professionally applied fluoride for beneficiaries younger than 5, and 13 years and older</li> <li>- Tooth whitening</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>
<b>Fillings</b>	<ul style="list-style-type: none"> <li>- <i>Benefit for fillings:</i> Granted once per tooth in 720 days</li> <li>- <i>Benefit for re-treatment of a tooth:</i> Subject to managed care protocols</li> <li>- <i>Multiple fillings:</i> A treatment plan and X-rays may be required.</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme 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>- Gold foil restorations</li> <li>- Ozone therapy</li> <li>- Resin bonding for restorations that are charged as a separate procedure to the restoration</li> <li>- The polishing of restorations</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>
<b>Root Canal Therapy and Extractions</b>	<ul style="list-style-type: none"> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- Direct and indirect pulp capping procedures</li> <li>- Root canal therapy on primary (milk) teeth</li> <li>- Root canal therapy on third molars (wisdom teeth)</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>

## PG GROUP Conservative Dentistry

<b>Plastic Dentures* and Associated Laboratory Costs</b>	<p><b>*Pre-authorisation required</b></p> <ul style="list-style-type: none"> <li>- <i>Benefit for plastic dentures:</i> One set of plastic dentures (an upper <i>and</i> a lower) per beneficiary in a 4-year period</li> <li>- <i>Benefit not available</i> for the clinical fee of denture repairs, denture tooth replacements and the addition of a soft base to new dentures; the laboratory fee will be covered (no pre-authorisation required).</li> <li>- <i>Benefit for a mouth guard:</i> Benefit available for both the clinical and the associated laboratory fee for a mouth guard (no pre-authorisation required).</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul>
	<p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- Diagnostic dentures and associated laboratory costs</li> <li>- High impact acrylic</li> <li>- Laboratory delivery fees</li> <li>- Provisional dentures and associated laboratory costs</li> <li>- Snoring appliances and associated laboratory costs</li> <li>- The cost of gold, precious metal, semi-precious metal and platinum foil</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>

## PG GROUP Specialised Dentistry

<b>Partial Chrome Cobalt Frame Dentures* and Associated Laboratory Costs</b>	<p><b>*Pre-authorisation required</b></p> <ul style="list-style-type: none"> <li>- Two partial frames (an upper <i>and</i> a lower) per beneficiary in a 5-year period</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- High impact acrylic</li> <li>- Laboratory delivery fees</li> <li>- The cost of gold, precious metal, semi-precious metal and platinum foil</li> <li>- The metal base to full dentures and associated laboratory costs</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></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>	<p><b>*Pre-authorisation required</b></p> <ul style="list-style-type: none"> <li>- Three crowns per family per year</li> <li>- Benefit for crowns granted once per tooth in a 5-year period</li> <li>- A treatment plan and X-rays may be requested</li> <li>- 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</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- Crown and bridge procedures for cosmetic reasons and associated laboratory costs</li> <li>- Crowns on third molars (wisdom teeth)</li> <li>- Emergency crowns that are not placed for the immediate protection in tooth injury and associated laboratory costs</li> <li>- Laboratory delivery fees</li> <li>- Laboratory fabricated temporary crowns</li> <li>- Occlusal rehabilitations and associated laboratory costs</li> <li>- Porcelain veneers and inlays, and associated laboratory costs</li> <li>- Provisional crowns and associated laboratory costs</li> <li>- The cost of gold, precious metal, semi-precious metal and platinum foil</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>

## PG GROUP Specialised Dentistry

<b>Implants* and Associated Laboratory Costs</b>	<p><b>*Pre-authorisation required</b></p> <ul style="list-style-type: none"> <li>- Two implants per beneficiary in a 5-year period</li> <li>- Cost of implant components limited to <b>R3 350</b> per implant</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- Implantology and associated surgical procedures in-hospital</li> <li>- Implants on third molars (wisdom teeth)</li> <li>- Laboratory delivery fees</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>
<b>Orthodontics* and Associated Laboratory Costs</b>	<p><b>*Pre-authorisation required</b></p> <ul style="list-style-type: none"> <li>- Only one family member may commence orthodontic treatment in a calendar year.</li> <li>- On pre-authorisation, cases will be clinically assessed by using an orthodontic needs analysis. Benefit allocation is subject to the outcome of the needs analysis and funding can be granted to a maximum of <b>R19 232</b> per beneficiary per lifetime.</li> <li>- Benefit for orthodontic treatment will be granted where function is impaired.</li> <li>- Benefit will not be granted where orthodontic treatment is required for cosmetic reasons. The associated laboratory costs will also not be covered.</li> <li>- <b>Benefit for fixed comprehensive treatment:</b> Limited to individuals from age 9 and younger than 18 years of age</li> <li>- Benefit subject to managed care protocols</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- Invisible retainer material</li> <li>- Laboratory delivery fees</li> <li>- Orthodontic re-treatment and any related laboratory costs</li> <li>- Orthognathic (jaw correction) and other orthodontic related surgery and any related hospital cost including associated laboratory costs</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>
<b>Periodontics*</b>	<p><b>*Pre-authorisation required</b></p> <ul style="list-style-type: none"> <li>- Benefit will only be applied to members registered on the Periodontal Programme.</li> <li>- Benefit limited to conservative, non-surgical therapy only.</li> <li>- Benefit subject to managed care protocols</li> <li>- Covered at the PDT</li> </ul> <p><b>Scheme Exclusions:</b></p> <ul style="list-style-type: none"> <li>- PerioChip placement</li> <li>- Surgical periodontics which includes gingivectomies, periodontal flap surgery, tissue grafting and the hemisection of a tooth</li> <li>- <i>Also refer to <a href="#">Additional Scheme Exclusions</a></i></li> </ul>

## PG GROUP Specialised Dentistry

### Maxillo-facial Surgery and Oral Pathology

- *Surgery in the dental chair:*  
Benefit subject to managed care protocols  
Covered at the PDT
- *Temporo-mandibular joint (TMJ) therapy:*  
Benefit limited to non-surgical intervention/treatments
- *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 (General Anaesthetic)\* below

#### **Scheme Exclusions:**

- Bone and tissue regeneration procedures
- Bone augmentations
- Orthognathic (jaw correction) surgery
- Sinus lifts
- The auto-transplantation of teeth
- The cost of bone regeneration material
- Also refer to Additional Scheme Exclusions

## PG GROUP Hospitalisation and Anaesthetics

### Hospitalisation (General Anaesthetic)\*

#### **\*Pre-authorisation required**

Benefit subject to managed care protocols

Admission protocols apply

- General anaesthetic benefit available for children under the age of 5 years for extensive dental treatment
- General anaesthetic benefit available for the removal of impacted teeth

The hospital and anaesthetist claims for the procedures listed below *will not be covered* when performed under general anaesthesia. The payment of the dental procedure will be dependent on available benefits, and payable at BDT:

- Apicectomies
- Dentectomies
- Frenectomies
- Implantology and associated surgical procedures
- Conservative dental treatment (fillings, extractions and root canal therapy) for adults
- Professional oral hygiene procedures
- Surgical tooth exposures for orthodontic reasons

#### **Scheme Exclusions:**

- Multiple hospital admissions
- The cost of dental materials for procedures performed under general anaesthesia
- Where the only reason for admission to hospital is dental fear and anxiety
- Where the only reason for the admission request is for a sterile facility
- Also refer to Additional Scheme Exclusions

### Inhalation Sedation in Dental Rooms

- Benefit subject to managed care protocols
- Covered at the PDT

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

#### **\*Pre-authorisation required**

- Benefit limited to extensive dental treatment
- Benefit subject to managed care protocols
- Covered at the PDT

#### ***Additional Scheme Exclusions***

- Appointment not kept
- Behaviour management
- Caries susceptibility and microbiological tests
- Cost of Mineral Trioxide
- Cost of prescribed toothpastes, mouthwashes (e.g. Corsodyl) and ointments
- Dental testimony including dento-legal fees
- Electrognathographic recordings, pantographic recordings and other such electronic analyses
- Enamel microabrasion
- Fissure sealants on patients 16 years and older
- Intramuscular or subcutaneous injection
- Nutritional and tobacco counselling
- Procedures that are defined as unusual circumstances and procedures that are defined as unlisted procedures
- Pulp tests
- Special report
- Treatment plan completed (currently code 8120)

#### **Additional Scheme Exclusions**