

National HealthCare Group (NHG) - Malcor Plan D Dental Benefit Tables 2026

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|---|----------|
| Malcor Plan D | 2 |
| Dental Benefit Table 2026 | 2 |
| Dental Benefits | 2 |
| Pre-authorisation* | 2 |
| Additional Scheme Exclusions (Applicable to All Plans & Options) | 5 |

Get in touch

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

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Malcor Plan D

Dental Benefit Table 2026

Dental Benefits

Dental benefits are paid at the Scheme Tariff.

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.

Pre-authorisation*

Dentures, Hospitalisation and Moderate/Deep Sedation in Dental Rooms must be pre-authorised.

If no authorisation is obtained before commencing procedures or treatment under Moderate/Deep Sedation in Dental Rooms, no benefits will apply.

| Conservative Dentistry | Malcor Plan D |
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| Consultations | <ul style="list-style-type: none"> - One check-up per beneficiary per year - Benefit subject to managed care protocols - Covered at the Scheme Tariff |
| X-rays: Intraoral | <ul style="list-style-type: none"> - Benefit subject to managed care protocols - Covered at the Scheme Tariff |
| X-rays: Extraoral | <ul style="list-style-type: none"> - One per beneficiary in a 3-year period - Benefit subject to managed care protocols - Covered at the Scheme Tariff |
| Preventative Care | <ul style="list-style-type: none"> - <i>Benefit for scale and polish:</i> One scale and polish treatment per beneficiary per year - <i>Benefit for fissure sealants:</i> Limited to beneficiaries younger than 16 years of age - <i>Benefit for fluoride:</i> Limited to beneficiaries from age 5 and younger than 13 years of age - Benefit subject to managed care protocols - Covered at the Scheme Tariff <p style="margin-top: 10px;">Scheme Exclusions:</p> <ul style="list-style-type: none"> - Oral hygiene evaluation - Oral hygiene instruction - Professionally applied fluoride for beneficiaries younger than 5, and 13 years and older - Tooth Whitening |

| Conservative Dentistry | Malcor Plan D |
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| Fillings | <ul style="list-style-type: none"> - <i>Benefit for fillings:</i> Granted once per tooth in 720 days - <i>Benefit for re-treatment of a tooth:</i> Subject to managed care protocols - <i>Multiple fillings:</i> A treatment plan and X-rays may be required - <i>Benefit for more than three fillings per beneficiary:</i> Subject to pre-notification - Covered at the Scheme Tariff <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> - Fillings to restore teeth damaged due to toothbrush abrasion, attrition, erosion and fluorosis - Gold foil restorations - Ozone therapy - Resin bonding for restorations that are charged as a separate procedure to the restoration - The polishing of restorations |
| Root Canal Therapy and Extractions | <ul style="list-style-type: none"> - Benefit for extractions only available for procedure code 8201 - Benefit subject to managed care protocols - Covered at the Scheme Tariff <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> - Direct and indirect pulp capping procedures - Root canal therapy on primary (milk) teeth - Root canal therapy on third molars (wisdom teeth) |
| Plastic Dentures* | <p>*Pre-authorisation required</p> <ul style="list-style-type: none"> - One set of plastic dentures (an upper <i>and</i> a lower) per beneficiary in a 4-year period - <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). - <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). - Benefit subject to managed care protocols - Covered at the Scheme Tariff <p>Scheme Exclusions:</p> <ul style="list-style-type: none"> - Diagnostic dentures and associated laboratory costs - High impact acrylic - Laboratory delivery fees - Provisional dentures and associated laboratory costs - Snoring appliances and associated laboratory costs - The cost of gold, precious metal, semi-precious metal and platinum foil |

| Specialised Dentistry | Malcor Plan D |
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| Partial Chrome Cobalt Frame Dentures and Associated Laboratory Costs | - No benefit |
| Crown & Bridge and Associated Laboratory Costs <i>A bridge comprises two or more crown units. Each crown is payable from the available Crown & Bridge benefit.</i> | - No benefit |
| Implants and Associated Laboratory Costs | - No benefit |
| Orthodontics and Associated Laboratory Costs | - No benefit |
| Periodontics | - No benefit |
| Maxillo-facial Surgery and Oral Pathology | <ul style="list-style-type: none"> - <i>Surgery in the dental chair:</i> Benefit subject to managed care protocols - Covered at the Scheme Tariff - <i>Benefit only available for the following procedure codes:</i> 8931, 8935, 9011 and 9013 - <i>Surgery in hospital:</i> See Hospitalisation (General Anaesthetic)* below |

| Hospitalisation and Anaesthetics | Malcor Plan D |
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| Hospitalisation (General Anaesthetic)* | <p>*Pre-authorisation required</p> <ul style="list-style-type: none"> - Admission protocols apply - PMB admissions only |
| Inhalation Sedation in Dental Rooms | <ul style="list-style-type: none"> - Benefit subject to managed care protocols - Covered at the Scheme Tariff |
| Moderate/Deep Sedation in Dental Rooms* | <p>*Pre-authorisation required</p> <ul style="list-style-type: none"> - Benefit limited to extensive dental treatment - Benefit subject to managed care protocols - Covered at the Scheme Tariff |

Additional Scheme Exclusions (Applicable to All Plans & Options)

- 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 procedures or devices which are not regarded by the relevant managed healthcare programme as clinically essential or clinically desirable
- 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
- Labial frenectomies in respect of beneficiaries under the age of 12 years
- Nutritional and tobacco counselling
- Osseo-integrated tooth implants; genioplasty and dental osteotomy
- 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)