



BMW EMPLOYEES

Dental and Oral Benefit 2026

DENTAL AND ORAL BENEFIT 2026

WHO WE ARE

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526. This is a not-for-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for BEMAS.

OVERVIEW

This document explains the Dental and Oral Benefit for 2026. It gives you details about how BMW Employees Medical Society defines and pays for dental treatment, both in the rooms, in hospital or a day clinic. You'll also find information about your cover for severe dental surgery covered as part of the *Severe Dental and Oral Surgery Benefit*.

There are a number of terms used in the document that you may not be familiar with. We give you the meaning of these terms.

TERMINOLOGY	DESCRIPTION
Day clinic	This is a healthcare facility in which patients spend part of the day under medical supervision but do not stay overnight.
Deductible	This is the amount you must pay upfront to the hospital or day clinic. You must pay this amount from your pocket.
Dental appliances, their placement and orthodontic treatment	Dental appliances, their placement and orthodontics are subject to your day-to-day limit. Related accounts for orthognathic surgery are also funded from this limit. Dental appliances include crowns, dentures, bridges, clasps, veneers, implants, inlays or onlays and pontics. Professional fees, laboratory fees and the cost of the components used in placing dental appliances add up to the limit.
Basic Dental Treatment	We define Basic Dental Treatment as the diagnosis, prevention and treatment of diseases of the teeth, gums and related structures of the mouth.
BMW Society Rate	This is the rate we set for paying claims from healthcare professionals and other services.
Payment arrangements	We have payment arrangements in place with specific healthcare professionals to pay them in full at an agreed rate.
Related account	A related account is any account for dental treatment done in a hospital or day clinic. It does not refer to the hospital or day clinic account. This could be the anaesthetist, dentist or dental specialist's account.

ABOUT THE DIFFERENT TYPES OF DENTAL PROVIDERS

There are many different healthcare providers who provide dental and dental-related services. These include dentists and dental specialists who are responsible for major dental procedures, as well as therapists and oral hygienists. Here are the different names and a description of each health professional's responsibilities.

NAME	DESCRIPTION
Dentist	Dentists generally deal with the normal maintenance of oral hygiene, for example fillings, extractions and root canal treatment.
Prosthodontist	Prosthodontists specialise in replacing absent teeth and tooth structures as well as the restoration of natural teeth. This includes for example crowns, bridges and dentures..
Periodontist	Periodontists specialise in the diagnosis, prevention and treatment of gum disease, for example root planning, flap surgery and gingivectomy.

NAME	DESCRIPTION
Maxillo-facial and oral surgeon	Maxillo-facial and oral surgeons specialise in the treatment of structures in and around the mouth, for example extraction of impacted teeth, orthognathic surgery and the repair of fractures to the jaw and other facial bones.
Orthodontist	Orthodontists correct and preserve the ideal position of the teeth and dentofacial structures using braces, retainers, and other appliances.
Oral pathologist	Oral pathologists deal with pathology of the oral cavity.
Dental therapist	A dental therapist is a practitioner who delivers basic dental treatment like oral examinations, extractions and basic fillings.
Oral hygienist	Oral hygienists work with a dental practitioner doing oral examinations, x-rays, scaling and polishing, oral hygiene instruction, and fluoride treatment.
Dental technician	Dental technicians do not see patients directly. Working from models of the patient's mouth, they make appliances like dentures, crowns and orthodontic plates after referral from a dental practitioner.

SEVERE DENTAL AND ORAL SURGERY BENEFIT, AT A GLANCE

TELL US ABOUT YOUR SURGERY AND WE'LL TELL YOU IF IT MEETS OUR TERMS AND CONDITIONS FOR COVER

Some benefits are subject to preauthorisation and terms and conditions.

YOU HAVE FULL COVER FOR SPECIALISTS WHO WE HAVE A PAYMENT ARRANGEMENT WITH

You can benefit by using specialists who we have a payment arrangement with, because we will cover their approved procedures in full (subject to applicable limits).

YOU MAY HAVE A CO-PAYMENT IF YOU USE OTHER SPECIALISTS

If you are treated in hospital by a specialist who we do not have a payment arrangement with, we cover you as follows:

HOW WE COVER OTHER HEALTHCARE PROFESSIONALS

We cover GPs and other healthcare services up to 100% of the BMW Society Rate for out-of-hospital treatment from the applicable dental limit.

HOW WE COVER RADIOLOGY AND PATHOLOGY

We cover radiology and pathology up to 100% of the BMW Society Rate from the radiology and pathology limit.

DENTAL TREATMENT IN HOSPITAL

YOU DON'T NEED TO CALL US BEFORE HAVING DENTAL TREATMENT

Deductible amount payable upfront for hospital or day clinic admissions. You need to pay an amount upfront (deductible) to the hospital or day clinic for dental treatment done in hospital. This amount depends on the member's age and the place of treatment. We pay the balance of the hospital or day clinic account from the Hospital Benefit.

THIS IS THE AMOUNT YOU NEED TO PAY UPFRONT WHEN YOU GO TO:

	HOSPITAL	DAY CLINIC
Member younger than 13 years	R2 850	R1 400
Member 13 years or older	R7 700	R4 750

BASIC (CONSERVATIVE) DENTISTRY INCLUDING MINOR ORAL SURGERY

Basic Dentistry in-hospital for members eight years and older is not covered. For children under eight, the hospital and anaesthetist accounts will be covered from the overall annual limit (OAL). The dentist's account will be paid from the day-to-day Benefit limits, subject to obtaining authorisation from us.

Cover is subject to the overall annual limit (OAL) and limited to R2 150 per person per year and thereafter paid from day-to-day benefits. Cover includes removal of teeth and roots, exposure of teeth for orthodontic reasons and suturing of traumatic wounds. Oral medical procedures include the diagnosis and treatment of oral and associated conditions, plastic dentures and dental technician's fees.

SPECIALISED DENTISTRY

Cover is subject to the overall annual limit (OAL) and includes services for inlays, crowns, bridges, mounted study models, metal base partial dentures, and the treatment by periodontists, prosthodontists and dental technicians' fees.

We pay for treatment limited to R14 400 for each beneficiary, and further limited to R31 100 for a family each year.

CONTACT US

You can call us on 0860 002 107 or visit the website on www.bemas.co.za for more information.

COMPLAINTS PROCESS

You may lodge a complaint or query with BEMAS directly on 0860 002 107 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following BEMAS' internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za.
Customer Care Centre: **0861 123 267/**
Website: www.medicalschemes.co.za

