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Dental Cover for Groups

GUARDRISK 
TAILORED RISK SOLUTIONS

Underwritten by Guardrisk Insurance, an authorised financial services provider (FSP No. 75) and a licensed non-life insurer. Zestlife is an authorised financial services provider (FSP No. 37485).

Dental Cover for Groups 2023.v1

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Dental Cover

Dentistry Cover is a health insurance policy that is designed to assist individuals and families to fund the high cost of private dentistry.

Zestlife offers you a choice of Dentistry Cover options.

Comprehensive Dentistry Cover: Provides funding for a comprehensive range of dentistry treatment costs. High stated cover amounts* are provided to fund in part or whole, the actual costs of dentistry, emergency, accidental, illness related and specialised dental treatment.

Core Dentistry Cover: Provides more affordable funding for frequently incurred dentistry treatment costs. This option pays lower stated cover amounts* to fund in part or whole, the actual costs of dentistry, emergency, accidental and illness related dental treatment costs.

The Comprehensive and Core options are suitable for individuals and families on medical aids that provide limited or no dental cover. Both the Comprehensive and Core options can also be used by individuals and families who are not on medical aid and have no existing dental cover.

This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

*The stated benefit amounts are the total benefit to cover the costs relating to the diagnosis, subject to the terms and conditions of the policy.

Who is covered?

Cover is available to you as an "individual" as the only life insured or to you and your immediate family. The family option includes cover for yourself, spouse and children as well as grandchildren. To qualify for cover a grandchild must be a dependant on your medical aid.

SPOUSE is the person to whom you are married by law, tribal custom or tenets of any religion and common law. Only one spouse can be covered under the policy.

CHILD(REN) means your child or children, legally adopted children, stepchildren under the age of 21 or older if they are physically or mentally handicapped and dependant on the parents for financial support, or your grandchildren provided that they are dependants on your South African medical aid.

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The table below lists Claim Events and Stated Cover Amounts provided under Dental Cover's, Comprehensive and Core options:

Benefit	Claim Events Covered	Comprehensive Dental Cover	Core Dental Cover
Dentistry Treatment Benefit	General dentistry events, including check-ups for treatment of minor dental discomfort and gum disease.	R750 per visit, 2 per annum	R500 per visit, 2 per annum
	Severely decayed or damaged tooth.	R1 000 per tooth	R500 per tooth
	Impacted wisdom teeth	R1 500 per tooth	R750 per tooth
Emergency Dentistry Treatment	Dental abscess	R2 500 per tooth	R1 000 per tooth
	Emergency Treatment of Pain or Infection.	R2 500 per tooth	R1 000 per tooth
Accidental Dentistry Treatment	Chipped tooth	R1 000 per tooth	R500 per tooth
	Fractured tooth	R5 000 per tooth	R2 000 per tooth
	Knocked tooth loose	R5 000 per tooth	R2 000 per tooth
	Knocked tooth out	R5 000 per tooth	R2 000 per tooth
	Jaw fracture	R25 000 per event	R15 000 per event
Dentistry Illness Treatment	Oral Cancer	R25 000 once per person insured, payable on first time diagnosis.	R15 000 once per person insured, payable on first time diagnosis
Long Term Dentistry Treatment	Dentures	R5 500 payable per upper / lower jaw every 4 years.	Not Covered
	Dental Implants	R10 000 per tooth, every 24 months.	Not Covered
	Dental Bridges	R10 000 per tooth, every 24 months.	Not Covered



Terms of cover

The table below contains a summary of the terms of cover.

Benefit	Claim Events	Terms of Cover
Dentistry Treatment Benefit	General dentistry events, including check-ups for treatment of minor dental discomfort and gum disease	<p>Benefit Amount: Comprehensive R750 Core R500</p> <p>The stated cover amount can only be claimed twice in any 12 consecutive calendar months for each person insured.</p> <p>Benefits can be claimed separately or together with severely decayed or damaged teeth and/or impacted wisdom teeth.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>Benefits cannot be claimed together with the Emergency Dentistry, Dentistry Treatment Following Accident or the Oral Cancer Treatment benefits.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Severely decayed or damaged tooth	<p>Benefit Amount: Comprehensive R1 000 Core R500</p> <p>A severely decayed or damaged tooth is a tooth where at least two thirds of the visible tooth structure has been lost and there is no option of restoration.</p> <p>This stated cover amount can only be claimed once per tooth for each person insured.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable for benefits during this period.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>

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Benefit	Claim Events	Terms of Cover
Dentistry Treatment Benefit	Impacted Wisdom Teeth	<p>Benefit Amount: Comprehensive R1 500 Core R750</p> <p>An impacted wisdom tooth is defined where the eruption of the wisdom tooth is impeded by another tooth or the lower jawbone and where the extraction of the wisdom tooth is required.</p> <p>This stated cover amount can only be claimed once per wisdom tooth for each person insured.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable for benefits during this period.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
Emergency Dentistry Treatment	Dental Abscess	<p>Benefit Amount: Comprehensive R2 500 Core R1 000</p> <p>This benefit can only be claimed once per tooth in a consecutive 5 year period and milk teeth are excluded.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p>
	Emergency Treatment of Pain or Infection	<p>Benefit Amount: Comprehensive R2 500 Core R1 000</p> <p>A benefit amount will be paid upon the diagnosis of a dental emergency requiring treatment for pain and or infection requiring immediate relief and is not covered under any other policy benefit. Milk teeth are excluded.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p>



Benefit	Claim Events	Terms of Cover
Dentistry Treatment Following An Accident	Chipped Tooth	<p>Benefit Amount: Comprehensive R1 000 Core R500</p> <p>A chipped tooth is where a small piece of tooth has broken off, but the nerve of the tooth is not damaged.</p> <p>This benefit to cover unexpected costs is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p> <p>This stated cover amount can be claimed twice in any consecutive 12 month period for each person insured.</p> <p>This benefit can only be claimed for chipped teeth as a result of an accident after the commencement date of cover.</p>
	Fractured Tooth	<p>Benefit Amount: Comprehensive R5 000 Core R2 000</p> <p>This benefit to cover unexpected costs will be paid upon the diagnosis of a fractured tooth where at least 50% of the visible portion of the tooth is lost or where the dental nerve is permanently damaged.</p> <p>This benefit is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p> <p>This benefit can only be claimed for fractured teeth as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p>
	Knocked Tooth Loose	<p>Benefit Amount: Comprehensive R5 000 Core R2 000</p> <p>This benefit to cover unexpected costs will be paid where the tooth position is visibly altered in relation to other teeth.</p> <p>This benefit is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p> <p>This benefit can only be claimed for knocked tooth loose as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p>

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Benefit	Claim Events	Terms of Cover
Dentistry Following An Accident Continued	Knocked Tooth Out	<p>Benefit Amount: Comprehensive R5 000 Core R2 000</p> <p>This benefit to cover unexpected costs will be paid upon diagnosis of a knocked tooth out where a tooth is knocked out of the socket and cannot be replaced into the socket and is therefore irretrievably lost.</p> <p>This benefit is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p> <p>This benefit can only be claimed for knocked tooth loose as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p>
	Jaw Fracture	<p>Benefit Amount: Comprehensive R25 000 Core R15 000</p> <p>This benefit to cover unexpected costs will be paid upon the diagnosis of jaw fracture where the upper and / or lower jawbone and / or cheekbone is fractured.</p> <p>This benefit can only be claimed for jaw fracture as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p>
Dentistry Illness Treatment	Oral Cancer	<p>Benefit Amount: Comprehensive R25 000 Core R15 000</p> <p>This benefit will be paid upon first diagnosis of oral cancer to cover the unexpected costs.</p> <p>This benefit amount can only be claimed once by each person insured and is subject to a 3-month waiting period from the commencement date of cover. No claims will be payable for Oral Cancer diagnosed before the commencement of cover or during the 3-month waiting period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>



Benefit	Claim Events	Terms of Cover
Specialised Dentistry Treatment	Removable Dentures	<p>Benefit Amount: Comprehensive R5 500 Core R0</p> <p>This benefit to cover unexpected costs is payable upon first time and subsequent diagnosis of impaired function due to loss of teeth due to infection or trauma (2nd and 3rd molars excluded), requiring removable dentures as the treatment determined by a dental professional.</p> <p>After the initial benefit payment, this benefit is restricted to one claim every 4 years, per person insured. This benefit is subject to a 6-month waiting period from the commencement date cover. No benefit will be payable where loss of teeth occurs before the commencement date of cover or during the 6-month waiting period from the commencement date of cover.</p> <p>This benefit cannot be claimed in conjunction with the Dental Implant or Bridge benefits. Loss of milk teeth are excluded.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Dental Implant	<p>Benefit Amount: Comprehensive R10 000 Core R0</p> <p>This benefit to cover unexpected costs is payable when a tooth is lost, and this loss could result in the adjacent teeth changing position and causing the bite to become unstable. The condition must be diagnosed by a dental professional and the likely treatment must be an implant.</p> <p>This benefit is limited to one claim during any 24-month period.</p> <p>This benefit is subject to a 6-month waiting period from the commencement date cover. No benefit is payable during the waiting period and no benefit will be payable when a tooth is lost before the commencement of cover or during the 6-month waiting period.</p> <p>This benefit of R10 000 is the total amount that can be claimed for the tooth lost as well as the adjacent teeth.</p> <p>After an Implant claim has been paid for a specific tooth lost and/or adjacent teeth, the tooth will be considered to have been properly treated and no further Implant or Dental Bridge claim will be paid.</p> <p>This benefit cannot be claimed in conjunction with the Removable Dentures or Chipped, Fractured Teeth or Knocked Teeth Loose or Out or Jaw Fracture. Loss of milk teeth are excluded.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>



Benefit	Claim Events	Terms of Cover
Specialised Dentistry Treatment Continued	Dental Bridge	<p>Benefit Amount: Comprehensive R10 000 Core R0</p> <p>This benefit to cover unexpected costs is payable when a tooth is lost, and this loss could result in the adjacent teeth changing position and causing the bite to become unstable. The condition must be diagnosed by a dental professional and the likely treatment must be a Dental Bridge.</p> <p>This benefit is limited to one claim during any 24-month period.</p> <p>A waiting period of 6 months applies to the Dental Bridge benefit. No benefit will be payable when a tooth is lost before the commencement of cover or during the 6-month waiting period.</p> <p>This benefit of R10 000 is the total amount that can be claimed for the tooth lost as well as the adjacent teeth. After a Dental Bridge claim has been paid for a specific tooth lost and/or adjacent teeth, the tooth will be considered to have been properly treated and no further Implant or Bridge claim will be paid.</p> <p>This benefit cannot be claimed in conjunction with the Removable Dentures or Chipped, Fractured Teeth or Knocked Teeth Loose or Out or Jaw Fracture. Loss of milk teeth are excluded.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>

***Pre-existing Condition Waiting Period**

You will not be entitled to claim a benefit for a period of 12 months from the start date of your policy in respect of a medical condition for which in the 12 months preceding the start date of your policy medical advice, diagnosis, care or treatment was received or would reasonably have been recommended.

Zestlife Dental Cover offering as a compulsory versus a voluntary option

As an employer, you can provide Zestlife Dental Cover to your employees on either a compulsory or a voluntary basis. These product offerings are different in the way you provide the benefit to your employees and the premiums charged. The table below highlights the difference between the two options.

	Compulsory Dental Cover	Voluntary Dental Cover
Difference in cover	You provide Dental Cover to a defined group of employees. Individual employees are therefore not able to choose whether or not they want the cover.	You inform your employees that Dental Cover will be made available to them at a preferential premium and each employee decides whether they would like the cover. We also offer internal marketing assistance where needed*.
Paying premiums	As the employer, you pay each employee's premium and then deduct it via payroll, usually on a cost to company basis. The premium will also be lower than that of the Voluntary Dental Cover.	As the employer, you pay each employee's premium and then deduct it via payroll, usually on a cost to company basis.
Minimum & maximum number of employees	The minimum size to qualify for the preferential group rate, versus standard individual rates, is 10 active Dental Cover employees. A special quote can be requested for groups exceeding 50 active Dental Cover employees.	

*Call Centre Assistance: where there is a voluntary group option, our call centre via Zestlife can assist with signing clients up either on an inbound or outbound basis. This eliminates the need to complete application forms. All calls are voice recorded and stored on our system.

Monthly premiums

	Comprehensive Dental Cover	Core Dental Cover
VOLUNTARY		
Cover for individuals	R134 pm	R82 pm
Cover for families	R269 pm	R165 pm
COMPULSORY		
Cover for individuals	R127 pm	R77 pm
Cover for families	R254 pm	R156 pm

* Premiums referenced in table above are applicable for groups with 10 to 50 employees. Premiums are valid for 2023 and are subject to change on 1 January 2024.

Premiums for groups with 50+ employees are calculated based on the average age and number of employees. In order to calculate a quote, we will need the following:

- Your company name
- The number of employees
- The average age of your employees, and
- Whether the group will be joining Dental Cover on a compulsory or a voluntary basis

How to sign up for Zestlife Dental Cover Corporate

To implement the group scheme, you will need to complete a schedule of your employees and certain of their details, as well as a debit order authorisation form. We will provide you with these forms once a decision has been made.

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Exclusions

General Exclusions

No benefit will be paid if:

- There has not been a diagnosis by a dentist of the claim event.
- A claim arises directly or indirectly from or is traceable to:
 - wilful self-injury or where the insured individual is affected temporarily or influenced by alcohol, narcotics, insanity or drugs.
 - contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material.
 - the result of the Insured's deliberate exposure to exceptional danger (except in an attempt to save human life).
 - a need to change existing fillings for reasons including headaches, fatigue or other conditions not directly related to a tooth structure and/or for cosmetic reasons.
- war, mutiny, riot, military rising, military or martial law or state of siege, rebellion, revolution, invasion, act of foreign enemy, hostilities, uprising or civil commotion.
- participation in hazardous sports such as (but not limited to): aviation sport, paragliding, underwater diving, hang-gliding, game hunting, spear fishing, rock climbing, cycle racing, mountaineering, racing of any kind (whether as passenger or as driver) involving the use of any power driven vehicle, vessel or craft, skydiving / parachuting, parasailing, go-carting, drag racing, rally driving, bungi-jumping, winter sports involving snow or ice, polo or horseback, steeple-chasing, or professional football or rugby.

A copy of the policy wording containing the full policy terms and conditions is available upon request.

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CONTACT US

For expert advice, please contact Zestlife on **(021) 180 4220 / 0860 009 378** or **e-mail info@zestlife.co.za** or **visit www.zestlife.co.za** to apply online today.