

# Company news: Introducing a new dental insurance package

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Insurance is designed to assist you financially when disaster strikes, and dental health insurance follows the same principle.

But dental disasters such as breaking a tooth do not happen often; rather, people spend time and money on common dental events such as cavity fillings, extractions and braces for children. Without dental cover, these treatments can be crippling expensive.

If you have downsized from a comprehensive medical aid plan to a more cost-effective and simpler hospital plan, you'll need a dental policy that covers you for common dental treatments. Throw in cover for crowns on broken teeth and root canal – if you are unlucky enough to suffer an abscess – and immediately a dental insurance policy presents a proposition that offers excellent value.

This is why Denis has put together the Denis Dental Insurance Policy which provides comprehensive dental cover for the treatments you and your dependants are most likely to need. Most insurers make use of actuaries and mathematicians to determine cover, but Denis offers the expertise of 10 full-time dental practitioners – based in different countries around the world – who have spent a great deal of time investigating how best to insure their client's teeth. The policies have over a decade of practical data experience behind them, as Denis knows what works for the average family over the long term; better still, their product holds no large annual premium hikes as so often happens in health cover. Denis Dental Insurance is designed to be sustainable over the long term.

Financial cover is one thing, but the very best commodity insurers can provide their clients is the information they need to manage their own risk. It is all very well knowing that you are covered for that possible root canal, but let's face it: you would rather avoid having it in the first place! That's where the Smile programme spreads a little magic: Smile is an ongoing educational programme that is activated at times when you need information, e.g. when you interact with your dentist or insurer. At such times, you need to make informed decisions about proposed treatments and costs. You will need answers to questions such as, 'Are there alternative treatment options? Is there a downside to this particular treatment and, if so, what is it? Is the dental fee in line with the market?'

And did you know that Denis Dental insurance pre-pays treatment? How does it do this? Well, in terms of the laws governing health insurance in SA, the insurance product itself may not cover treatment – it must cover pathology. This means that once a dental professional has made a diagnosis, i.e. before any treatment commences, this insurance policy may pay the insured the benefit based on the treatment plan or pathology report. The insured therefore has funds to assist immediate settlement often required by dental health professionals. By law the policies may not pay providers of service, but pre-payment means that the insured is armed with funds by the time treatment is rendered. Immediate settlement of professional fees often attracts discounts from the provider. Armed with upfront funding and appropriate clinical information from the Smile programme, insured dental patients are well placed to manage their own dental risk.

The single best way to control dental risk is, of course, hygiene – not the type where you go to a dental hygienist, but the type you apply at home. You may have been brushing your teeth, but you still get cavities and want to know why. You may have heard that diet is a contributing factor to dental decay and gum disease, and you want to know more. How and when you eat may be as important as what you eat, but what does the contents of your fridge have to do with cavities? Which cavities can heal themselves and so don't need to be filled?

Smile addresses these issues and more on an ongoing basis, in a unique, personalised and accessible manner. There is

no point sending clients dental textbooks: firstly, they contain too much technical information and, secondly, most of it is irrelevant to you and your family. Smile is triggered to provide only what you need, when you need it. Smile only operates electronically so make sure you provide your dental insurer with your e-mail address.

Denis Dental Insurance is underwritten by major international underwriters so your risk is in good hands. With more than 1.5-million lives under their management, you can be sure that the Denis administration system will process your claims promptly and efficiently.

## About Denis

Dental Information Systems (Denis) is South Africa's largest independent dental claims funder. Operating through selected existing medical schemes, Denis has become well established as the market leader in dental benefit management over the past 10 years, currently covering 1.5-million members for dental benefits. Denis offers a unique set of insured dental benefits, managed by a powerful rules-based management system, which enables dental costs to be effectively managed to the benefit of patients, the affiliated medical schemes and dentists. For more information, please visit [www.denis.co.za](http://www.denis.co.za)

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