

Dental Protection's membership subscription rates are set to reflect the demands and needs of both dentists working in Southern Africa and those who, whilst resident and working in Southern Africa, would like to work abroad. Dental Protection provides professional protection for dentists on a discretionary basis in accordance with the Memorandum and Articles of Association of the Medical Protection Society (MPS).

We continue to see a significant proportion of the higher value claims reported to Dental Protection involving implant treatment, endodontics, and dento-alveolar surgery. We can also report that the costs of managing these claims continue to rise.

**Please select the appropriate membership category for the procedures you carry out from the tables below. Please ensure you are on the correct grade for the amount of hours you work per a week.**

**Grades covering clinical dental practice include routine dental procedures. If you carry out any of the procedures requiring additional cover you should select a grade of membership that covers your full scope of practice.**

**PROCEDURES REQUIRING ADDITIONAL COVER: If your clinical practice includes any of the following procedures then you should select a grade from the list that includes cover for these procedures.**

**MAXILLOFACIAL PROCEDURES** – Extra oral procedures to the face, head and neck, excluding any non-surgical cosmetic procedures beyond the oral and peri-oral area;

- Excision of maxilla;
- Hemi-maxillectomy;
- Osteotomies;
- Prosthetic replacement of temporo-mandibular joints including arthroplasty;
- Block dissection of lymph nodes in management of metastatic disease;
- Surgical treatment of thyroid and parathyroid glands;
- Surgery involving the orbital complex;
- Rhinoplasty (other than immediate trauma after care);
- Facial cosmetic surgery including face lifts, dermabrasion, otoplasty, blepharoplasty and liposuction.

#### NOTE

1. Sinus lifts (irrespective of the technique used) and/or bone harvesting from anywhere other than mandible or maxilla are classified as maxillofacial procedures (refer to definitions).
2. 'Maxillofacial procedures' grades include protection for claims arising from adverse incidents occurring during any of the specified procedures.

#### SPECIFIED PROCEDURES:

- Placing of implants in the mandible or maxilla. Includes the use of bone grafts but excludes sinus lifts or bone augmentation which involves the floor of the sinus, or extra oral bone harvesting;
- Constructing and fitting any kind of implant-supported restoration(s);
- Dento-alveolar surgical procedures, where these procedures occupy more than 50% of the total clinical hours worked.

#### NOTE

1. If you fit any restorations to an implant, whether you have placed that implant yourself or not, your grade will need to include specified procedures. Procedures involving sinus lifts or bone augmentation which involves the floor of the sinus, or extra-oral bone harvesting, are all regarded as maxillofacial procedures and your membership grade should include maxillofacial procedures.

#### NON-SURGICAL COSMETIC AND ADJUNCTIVE PROCEDURES (INCLUDES THE USE OF BOTOX AND DERMAL FILLERS)

Current HPCSA Scope Of The Profession Regulations restrict the provision of these procedures to the oral and peri-oral area. Protection therefore applies in accordance with these Regulations and the following restrictions

- Techniques used only after appropriate training has been undertaken (with certificates to be produced if requested);
- Techniques are carried out for less than 10 hours of clinical activity per week;
- Techniques provided by a clinician who has been qualified for more than 3 years.

These techniques are relatively expensive and are used in elective procedures. The patients who request such treatment tend to be a self-selecting group with high and sometimes unrealistic aesthetic expectations. Any one of these factors alone would give these techniques an above-average potential for litigation. Taken together they represent a considerable potential risk. The PSF grade covers all South African based treatments carried out for Cosmetic and Adjunctive but would not extend to formal arrangements to treat patients overseas.

NB intra-oral cosmetic procedures eg tooth whitening, direct and indirect bonding, crowns, bridges and veneers are included in the grades covering routine dental procedures.

**ARRANGEMENTS TO TREAT OVERSEAS/NON-RESIDENTS** – Means either specifically advertising dental services to overseas patients (ie promoting 'dental tourism') or entering into an arrangement with others to solicit patients who do not normally live in Southern Africa but who are visiting Southern Africa for the purpose (but not necessarily the sole purpose) of seeking dental treatment. For the avoidance of doubt, 'arrangements to treat overseas/non-residents' do not include emergency dental treatment provided to overseas/non-residents, or treatment of a foreign national where no arrangement has been entered into to solicit foreign national patients, or treatment of Southern African residents whilst home from overseas, even if resident overseas.

**Relevant definitions**

**SOUTHERN AFRICA** – Means jurisdictions where SADA acts as the membership hub for Dental Protection in Southern Africa including South Africa and Namibia.

**CLINICAL ACTIVITY** – Means the practice of dentistry involving any contact with or treatment of patients (including consultations, advice, treatment planning, consent, record keeping etc).

**DENTO-ALVEOLAR PROCEDURES/SURGERY:**

Means surgery to intra-oral tissues, teeth and tooth carrying bones, ie mandible and maxilla only. Protection for these procedures is provided in all clinical grades unless these procedures occupy more than 50% of the total clinical hours worked.

- Exodontia including wisdom teeth removal;
- Apicectomies;
- Management of intra oral soft tissue lesions including biopsy;
- Dental cyst removal;
- Minor pre-prosthetic surgery.

**Please ensure that you refer to the preceding relevant definitions when selecting a grade of membership. To qualify for a SADA member grade of Dental Protection in 2021 you must have been a fully paid SADA member in 2020.**

<b>SADA MEMBERS – STATE EMPLOYEE*</b>	Specified procedures	Maxillo-facial procedures	Cosmetic and adjunctive procedures	Limited private clinical practice	Non-resident treatment	<b>GRADE</b>
<b>Community service year</b> Excluding specified, maxillofacial and cosmetic and adjunctive procedures and any private clinical work.	X	X	X	X	X	YDA
<b>Full-time state employee undertaking clinical practice</b> Excluding specified, maxillofacial and cosmetic and adjunctive procedures and any private clinical work.	X	X	X	X	X	YDB
<b>Full-time state employee undertaking clinical practice</b> Including specified and maxillofacial, but excluding cosmetic and adjunctive procedures and any private clinical work.	✓	✓	X	X	X	YDC
<b>Full-time state employee with limited private clinical practice</b> Maximum 300 hours/year private clinical practice excluding specified, maxillofacial and cosmetic and adjunctive procedures.	X	X	X	✓ Max 300 hours a year	X	YDD
<b>Full-time state employee with limited private clinical practice</b> Maximum 300 hours/year private clinical practice including specified, maxillofacial and cosmetic and adjunctive procedures.	✓	✓	✓	✓ Max 300 hours a year	X	YDE
<b>Full-time state employee with no clinical practice</b>	X	X	X	X	X	YDN

**\* PLEASE NOTE:**

Dental members of MPS should be aware that membership does not include protection for claims arising from dental care provided within the public sector (as this is provided by the State). Public sector full and part-time practitioners may request assistance from Dental Protection with complaints to the HPCSA, inquest proceedings, professional & ethical assistance. Public sector dentists who have a part-time private practice can request assistance with any claims arising from the private work only, provided they are in the correct category of membership.

<b>SADA MEMBERS – PRIVATE DENTAL PRACTITIONER</b>	Specified procedures	Maxillo-facial procedures	Cosmetic and adjunctive procedures	Non-resident treatment	More than 33 hours per week	>22 up to 33 hours per week	>11 up to 22 hours per week	Up to 11 hours per week
					<b>GRADE</b>	<b>GRADE</b>	<b>GRADE</b>	<b>GRADE</b>
<b>Private Practitioner year 2 second year after graduation</b>	X	X	X	X	YD2	TD2	YH2	QD2
<b>Private Practitioner full rate</b> Excluding specified maxillofacial, cosmetic and adjunctive procedures.	X	X	X	X	YD3	TD3	YH3	QD3
<b>Private Practitioner full rate</b> Including specified and cosmetic and adjunctive but excluding maxillofacial procedures.	✓	X	✓	X	PSF	4SF	HSH	PSQ
<b>Private Practitioner full rate</b> Including specified and maxillofacial procedures.	✓	✓	X	X	YD4	TD4	YH4	YDQ
<b>Private Practitioner full rate</b> Including specified, maxillofacial, cosmetic and adjunctive procedures.	✓	✓	✓	X	DPF	4PF	DPH	DPQ

<b>Private Practitioner full rate</b> Including specified but excluding maxillofacial and cosmetic and adjunctive procedures, also including the provision of care to International patients (non-residents) travelling to South Africa for this care under arrangements to treat overseas/ non-residents – maximum indemnity R1,000,000.	✓	✗	✗	✓	D50	D5T	D5H	D5Q
<b>Private Practitioner full rate</b> Including specified, maxillofacial, cosmetic and adjunctive procedures. Also including the provision of care to International patients (non-residents) travelling to South Africa for this care under arrangements to treat overseas/non-residents, maximum indemnity R1,000,000.	✓	✓	✓	✓	O50	O5T	O5H	O5Q

	Specified procedures	Maxillo-facial procedures	Cosmetic and adjunctive procedures	Limited private clinical practice	Non-resident treatment	GRADE
<b>Private Practitioner part-time rate</b> With a maximum 300 practice hours/year excluding specified, maxillofacial and cosmetic and adjunctive procedures.	✗	✗	✗	✓ Max 300 hours a year	✗	YD7
<b>Private Practitioner part-time rate</b> With a maximum 300 practice hours/year including specified but excluding maxillofacial and cosmetic and adjunctive procedures.	✓	✗	✗	✓ Max 300 hours a year	✗	PSP
<b>Private Practitioner part-time rate</b> Including specified and maxillofacial but excluding cosmetic and adjunctive procedures and limited to a maximum of 300 practice hours/year.	✓	✓	✗	✓ Max 300 hours a year	✗	YD5

<b>NON-SADA MEMBERS</b>	Specified procedures	Maxillo-facial procedures	Cosmetic and adjunctive procedures	Non-resident treatment	More than 33 hours per week GRADE	>22 up to 33 hours per week GRADE	>11 up to 22 hours per week GRADE	Up to 11 hours per week GRADE
<b>Dental Practitioner</b> Including specified, cosmetic and adjunctive but excluding maxillofacial procedures.	✓	✗	✓	✗	D3	D3T	H3	DQ3
<b>Maxillofacial Surgeon</b> Including specified and maxillofacial, but excluding cosmetic and adjunctive procedures.	✓	✓	✗	✗	DOM	DOT	HOM	DOQ
<b>Dental Practitioner</b> Excluding specified maxillofacial, cosmetic and adjunctive procedures and treatment of non-residents under arrangements to treat overseas/ non-residents.	✗	✗	✗	✗	DDP	DDT	DDH	DDQ
<b>Maxillofacial Surgeon</b> Including specified, maxillofacial and cosmetic and adjunctive procedures but excluding treatment of non-residents under arrangements to treat overseas/non-residents.	✓	✓	✓	✗	DM6	DMT	DMH	DMQ

<b>ANCILLARIES – EXCLUDING TREATMENTS UNDER ARRANGEMENTS TO TREAT OVERSEAS/NON-RESIDENTS</b>	Specified procedures	Maxillo-facial procedures	Cosmetic and adjunctive procedures	Non-resident treatment	GRADE
<b>Dental Therapist</b>	✗	✗	✗	✗	YDT
<b>Dental Hygienist - independent practice*</b>	✗	✗	✗	✗	YDS
<b>Dental Hygienist - without independent practice*</b>	✗	✗	✗	✗	XDS

\*Independent practice means practising independently and autonomously in private practice where the oral hygienist works as an independent health care practitioner within the scope of the profession of oral hygiene. Oral hygienists in this membership grade must be registered to work in independent practice.



#### **Dental Protection – South Africa**

A scheme of co-operation between Dental Protection and SADA South African Dental Association

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