

NEW MEMBERSHIP CATEGORIES EFFECTIVE JANUARY 2016 SINGAPORE

Dental
Protection



+65 6220 2588 | membership@sda.org.sg | dentalprotection.org

Following an actuarial analysis of our claims experience, Dental Protection introduce some new membership categories for dental members in Singapore. These became effective throughout 2016.

Subscription setting

Dental Protection regularly reviews the pattern of cases emerging in Singapore and in the rest of the world. We have identified a significant trend in cases arising both from orthodontic treatment (particularly the short term orthodontic treatments offered to adults by non-specialists) and implant dentistry.

Dental Protection is a not-for-profit organisation that is owned by its members. By introducing new categories of membership for these areas of practice, we will charge a membership subscription that properly reflects the level of risk associated with the type of procedures carried out.

As we move towards our goal of more tailored pricing for membership subscriptions in the interests of fairness to all members, Dental Protection needs to know how many dentists will need to move into the new membership categories, notably 1SP and 2SP (and the equivalent non-SDA direct membership categories). Until now we did not need this information, so we do not hold it.

By the same token, the important gathering of this more complete and accurate data will allow us to keep our subscriptions fair and as low as possible for the majority of dentists in our main general dental practitioner rate YD3 (and for the small number of direct members, D3).

Therefore, the step to introduce these two additional categories in 2016 will allow for more accurate forecasting and hence pricing in the future. Without the benefit of migrating members into these categories this year where appropriate, future subscription setting would inevitably have to be on the side of caution and therefore higher for the basic general practitioner category to include the riskier procedures of implant surgery and orthodontic treatment carried out by non-specialists.

The importance of being in the correct membership category

It is important to ensure that you are in the correct membership category in order to be able to have access to all the benefits of membership for the whole range of treatment you undertake, including requesting assistance with claims and complaints. Please see the below FAQs for further information.

Defined procedures

We have set out below the definitions for each of the four distinct membership categories.

Specific Definitions

Relating to Dento-alveolar Surgery (including implant placement), Oral Surgery and Maxillofacial Procedures.

Dento-alveolar Surgery

Surgery involving the intra-oral tissues, teeth and dento-alveolar bone, i.e. mandible and maxilla, only.

This includes procedures such as:

- Dental extractions (incl. wisdom tooth removal), apicectomies, periodontal surgery
- Dental cyst removal
- Minor pre-prosthetic surgery

The full general practitioner rate includes any or all of these procedures.

The placement of **dental implants** is a **specified procedure**, for which special conditions apply (see below).

1SP Specified procedures (Level 1)

General practitioner undertaking any or all of the following procedures:

- a) Fixed or removable orthodontics, in the absence of any specialist training and higher registerable qualifications in orthodontics.
- b) Placing of implants (excluding zygomatic implants) in the mandible or maxilla, including the use of bone grafts but excluding sinus lifts or bone augmentation which involves the floor of the sinus, or extra oral bone harvesting.

2SP Specified procedures (Level 2)

Placing of implants in mandible or maxilla, including sinus lifts or bone augmentation which involves the floor of the sinus, but excluding extra-oral bone harvesting.

3SP Specified procedures (Level 3) Maxillofacial surgery

- a) Bone harvesting from anywhere other than the mandible or maxilla
- b) Any maxillofacial procedures (see definitions below):

Maxillofacial procedures

Surgical procedures extending beyond the dento-alveolar procedures as defined above, and falling within the recognised specialty of oral and maxillofacial surgery – including (but not restricted to) procedures such as:

- Open reduction of complex fractures
- Advanced surgical treatment of malignancy and other pathology
- Osteotomies (maxilla and/or mandible)
- Surgery involving the salivary glands, neck, TMJ or orbital complex
- Rhinoplasty.

FAQ

1. I only carry out removable aligner type treatments. Do I have to pay the 1SP subscription?

Aligner treatment is considered to be “orthodontic treatment” because the tooth movement is orthodontic movement, therefore you will need to pay a subscription at the 1SP level. This would not apply where you are a registered orthodontic specialist in Singapore.

2. I have just been on a short training course for short term orthodontics, when can I start treating patients?

You will need to change your membership category via SDA or directly with Dental Protection, and as soon as your change has been agreed and confirmed you can start offering consultations and treatment. Remember the treatment involves making the diagnosis and determining a treatment plan. You can make a change like this mid-year if you start undertaking those procedures, although the higher subscription rate will be applied to the full membership year when calculating the additional subscription you are required to pay.

3. I have just been on an implant training course and want to know when I can start to place implants?

Please see Question 2 above.

4. I do not place implants although I restore implants placed by colleagues with crowns and bridges and other prostheses. Do I have to pay the 1SP subscription?

No, the surgical placement of implants represents the additional risk that concerns us at the present time.

5. If I am paying insufficient subscriptions and a claim is made, what assistance can I have?

In order to benefit from membership it is imperative that you are in the correct membership category. The entitlement to make a request for assistance is only valid if you are paying the correct subscription. It is very unlikely that a request for assistance when a member is in the incorrect category will be authorised.

6. I place implants in the maxilla and sometimes I need to place a little bone graft material just under the sinus lining. Which category do I need to be in?

2SP. Any deliberate interference with the bony margins of the maxillary sinus when placing implants, with or without bone grafting represents an increased risk and you will need to be in the 2SP category.

7. I harvest bone from the iliac crest or rib to augment the alveolar bone. What category do I need to be in?

3SP. You need to be a registered oral and maxillofacial surgeon who is trained and competent to carry out this procedure, and you will need to be in the 3SP category.

8. I don't carry out these Specified Procedures very often. Can I continue to pay the basic subscription, and 'top up' my subscription payment each time I carry out these procedures?

No. Our subscriptions are calculated to apply to a full membership year, so if at any time during that year you will be carrying out Specified Procedures, you need to be in the correct membership category for that entire year.

9. I don't place implants or carry out maxillo-facial procedures, but I do use bone grafting in association with other dento-alveolar procedures. Do I need to move in to any of the new 'SP' categories?

No.

It is your responsibility to provide accurate information about your professional practice and relevant income (which may affect the subscriptions you pay). Failure to do so could render you ineligible for the benefits of membership.

Singapore Dental Association, 2 College Road, Singapore 169850

Contact: Mr Lee Jon Yang | Phone: +65 6220 2588 | Fax: +65 6224 7967

Email: membership@sda.org.sg

Dental Protection Limited is registered in England (No. 2374160) and is a wholly owned subsidiary of The Medical Protection Society Limited (MPS) which is registered in England (No. 36142). Both companies use Dental Protection as a trading name and have their registered office at 33 Cavendish Square, London W1G 0PS.

Dental Protection Limited serves and supports the dental members of MPS with access to the full range of benefits of membership, which are all discretionary, and set out in MPS's Memorandum and Articles of Association. MPS is not an insurance company. Dental Protection® is a registered trademark of MPS.