

## With effect from 1 February 2026 to 31 January 2027

Please ensure you are on the correct grade for the amount of hours you work per week. The hours you work should cover all your practice of dentistry involving any contact with or treatment of patients as well as related activities including consultations, advice, treatment planning, consent, record keeping, practice management etc. Members in specified procedure grades must include their hours from all areas of practice not just the time related to undertaking specified procedures.

**SCHEME MEMBERS:** Please note these rates apply only to members who remain current members of the Singapore Dental Association (SDA) throughout the subscription year, and who pay their indemnity subscriptions via the SDA.

### MOH BONDED PRACTICE – EXCLUDING CLAIMS INDEMNITY AND REGULATORY ASSISTANCE

### GRADE

These grades have access to the following benefits of membership: Emergency dentolegal advice line, Professional Development webinars, workshops and online courses with verifiable CME, confidential counselling service, online publications and case reports, leading journal *Riskwise*.

These grades do not include the right to request assistance with claims or regulatory matters.

**Please note** - For grade D04 only membership extends to include the right to request assistance with claims and cases related to attendance on the SDA Wisdom Teeth Surgery Workshop where removal of 5 third molars is undertaken as part of the training course mentorship programme. Assistance will not be provided where any clinical work is undertaken outside of this workshop/programme.

1st year MOH bonded practice	D01
2nd year MOH bonded practice	D02
3rd year MOH bonded practice	D03
4th year MOH bonded practice	D04

### GENERAL DENTAL/PRIVATE PRACTICE GRADES – INCLUDING CLAIMS INDEMNITY

The following grades have access to the benefits of membership, including the right to request assistance with claims.

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
GRADE	GRADE	GRADE	GRADE

First year after graduation	YD1	ZD4	ZD2	ZD1
Second year after graduation	YD2	TD2	YH2	QD2
Full rate – third or subsequent year after graduation	YD3	TD3	YRA	YLA

### Specified procedure grades

Facial aesthetic procedures (eg Botulinum Toxin, Dermal Fillers) – (see note 1)	GBF	TBF	HBF	QBF
<b>Specified procedures – Orthodontics</b> Fixed or removable orthodontics, in the absence of any specialist training and higher registerable qualifications in orthodontics	1SO	TSO	2SO	QSO
<b>Specified procedures – Level 1</b> Placing of implants (excluding zygomatic and pterygoid 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 NB. This grade also includes fixed or removable orthodontics, in the absence of any specialist training and higher registerable qualifications in orthodontics	1SP	1ST	1SH	1SQ
<b>Specified procedures – Level 2</b> 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. Placing of zygomatic or pterygoid implants (subject to MPS Underwriting review of appropriate training and experience). If you carry out these procedures, please provide details of your training and experience relating to this when completing your application so that your eligibility for this grade can be reviewed.	2SP	2ST	2SH	2SQ

<b>GENERAL DENTAL/PRIVATE PRACTICE GRADES – INCLUDING CLAIMS INDEMNITY continued</b>				
The following grades have access to the benefits of membership, including the right to request assistance with claims.	More than 33 hours per week <b>GRADE</b>	>22 up to 33 hours per week <b>GRADE</b>	>11 up to 22 hours per week <b>GRADE</b>	Up to 11 hours per week <b>GRADE</b>
<b>Specified procedures – Level 3</b> 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: <ul style="list-style-type: none"> <li>• Open reduction of complex fractures</li> <li>• Advanced surgical treatment of malignancy and other pathology</li> <li>• Osteotomies (maxilla and/or mandible)</li> <li>• Surgery involving the salivary glands, neck, TMJ or orbital complex</li> <li>• Rhinoplasty</li> </ul>	3SP	3ST	4SP	3SQ
<b>DENTAL AUXILLIARY GRADES – INCLUDING CLAIMS INDEMNITY</b>				
The following grades have access to the benefits of membership, including the right to request assistance with claims.				<b>GRADE</b>
Hygienist				SOH
Therapist				OTS
<b>PUBLIC PRACTICE OR EMPLOYER INDEMNIFIED GRADES – EXCLUDING CLAIMS INDEMNITY</b>				
The following grades have access to the benefits of membership, excluding the right to request assistance with claims. Members on these grades must have state/employer indemnity, or have other indemnity arrangements in place at all times.				<b>GRADE</b>
Employer Indemnified (eg Government)				EIS
<b>OTHER GRADES – INCLUDING CLAIMS INDEMNITY</b>				
The following grades have access to the benefits of membership, including the right to request assistance with claims.				<b>GRADE</b>
Non-Clinical Practice (no contact with patients)				NCS
<b>DIRECT MEMBERS:</b> The Direct members rates apply to members who join Dental Protection/MPS directly, as opposed to membership through the Singapore Dental Association.				
<b>MOH BONDED PRACTICE – EXCLUDING CLAIMS INDEMNITY AND REGULATORY ASSISTANCE</b>				
These grades have access to the following benefits of membership: Emergency dentolegal advice line, Professional Development webinars, workshops and online courses with verifiable CME, confidential counselling service, online publications and case reports, leading journal <i>Riskwise</i> . <b>These grades do not include the right to request assistance with claims or regulatory matters.</b>				<b>GRADE</b>
1st year MOH bonded practice				1D0
2nd year MOH bonded practice				2D0
3rd year MOH bonded practice				3D0
4th year MOH bonded practice				4D0
<b>GENERAL DENTAL/PRIVATE PRACTICE GRADES – INCLUDING CLAIMS INDEMNITY</b>				
The following grades have access to the benefits of membership, including the right to request assistance with claims.	More than 33 hours per week <b>GRADE</b>	>22 up to 33 hours per week <b>GRADE</b>	>11 up to 22 hours per week <b>GRADE</b>	Up to 11 hours per week <b>GRADE</b>
First year after graduation.	D1	D1T	2D1	DQ1
Second year after graduation.	D2	D2T	D2H	D2Q
Full rate – third or subsequent year after graduation.	D3	D3T	MAD	LAD

<b>GENERAL DENTAL/PRIVATE PRACTICE GRADES – INCLUDING CLAIMS INDEMNITY continued</b> The following grades have access to the benefits of membership, including the right to request assistance with claims.	More than 33 hours per week <b>GRADE</b>	>22 up to 33 hours per week <b>GRADE</b>	>11 up to 22 hours per week <b>GRADE</b>	Up to 11 hours per week <b>GRADE</b>
<b>Specified procedure grades</b>				
Facial aesthetic procedures (eg Botulinum Toxin, Dermal Fillers) – (see note 1)	GDF	TDF	HDF	QDF
<b>Specified procedures – Orthodontics</b> Fixed or removable orthodontics, in the absence of any specialist training and higher registerable qualifications in orthodontics.	S1O	T1O	H1O	Q1O
<b>Specified procedures – Level 1</b> Placing of implants (excluding zygomatic and pterygoid 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. NB. This grade also includes fixed or removable orthodontics, in the absence of any specialist training and higher registerable qualifications in orthodontics.	S1D	FTD	S1H	S1Q
<b>Specified procedures – Level 2</b> 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. Placing of zygomatic or pterygoid implants (subject to MPS Underwriting review of appropriate training and experience). If you carry out these procedures, please provide details of your training and experience relating to this when completing your application so that your eligibility for this grade can be reviewed.	S2D	STT	S2H	S2Q
<b>Specified procedures – Level 3</b> 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: <ul style="list-style-type: none"> <li>• Open reduction of complex fractures</li> <li>• Advanced surgical treatment of malignancy and other pathology</li> <li>• Osteotomies (maxilla and/or mandible)</li> <li>• Surgery involving the salivary glands, neck, TMJ or orbital complex</li> <li>• Rhinoplasty</li> </ul>	SPM	TPM	HPM	QPM
<b>DENTAL AUXILLIARY GRADES – INCLUDING CLAIMS INDEMNITY</b> The following grades have access to the benefits of membership, including the right to request assistance with claims.				<b>GRADE</b>
Hygienist				OHD
Therapist				OTD
<b>PUBLIC PRACTICE OR EMPLOYER INDEMNIFIED GRADES – EXCLUDING CLAIMS INDEMNITY</b> The following grades have access to the benefits of membership, excluding the right to request assistance with claims. Members on these grades must have state/employer indemnity, or have other indemnity arrangements in place at all times.				<b>GRADE</b>
Employer Indemnified (eg Government)				EID
<b>OTHER GRADES – INCLUDING CLAIMS INDEMNITY</b> grades have access to the benefits of membership, including the right to request assistance with claims.				<b>GRADE</b>
Non-Clinical Practice (no contact with patients)				NCD

**IMPORTANT NOTES**

Members are reminded that it is their personal responsibility to ensure that the correct subscription is being paid in the relevant membership grade at all times, and to inform the Scheme Administrator or Dental Protection of any changes without delay.

**Entitlement to assistance and indemnity may be jeopardised if an incident arises when a member is paying an incorrect subscription rate due to being on the wrong membership grade.**

**Note 1** – The ‘facial aesthetic procedures’ category includes full general dental practice, including (where the member has been specifically authorised in writing by the Singapore Dental Council), Botulinum Toxin, Dermal Fillers , and/or wrinkle reduction treatments in the lip, the immediate peri-oral area including the naso-labial folds, glabella, forehead, around the eyes but excluding the neck.

**PLEASE NOTE**

- (i) Failure to notify us of a change of address and/or the scope of your practice could result in a delay in providing or the suspension or withdrawal of the benefits of membership and/or the cancellation or termination of your membership.
- (ii) You may cancel your membership at the end of any subscription period by giving us prior notice.

**YOUR PERSONAL INFORMATION**

For information on our use of your personal data and your rights, please see the Privacy Statement on our website: [dentalprotection.org/privacy](http://dentalprotection.org/privacy)

**By continuing in membership, you agree and confirm that:**

- (i) You understand that renewal is subject to approval by MPS
- (ii) You acknowledge that any subscription payments made are subject to verification and that acceptance of a payment by MPS does not in itself confirm renewal and/or entitlement to request benefits
- (iii) You will inform us if your personal circumstances or scope of practice change
- (iv) For the purposes of the Singapore law and The Personal Data Protection Act 2010, we may obtain, process, retain and transfer your personal data as set out in the Privacy Statement on our website [dentalprotection.org/privacy](http://dentalprotection.org/privacy)



**Dental Protection – Singapore**

Singapore Dental Association  
320 Serangoon Road  
#10-13 Centrium Square  
Singapore 218108

T +65 6258 9252  
F +65 6258 8903  
[dentalprotection.org](http://dentalprotection.org)  
[membership@sda.org.sg](mailto:membership@sda.org.sg)

Dental Protection is a trading name of The Medical Protection Society Limited (“MPS”). MPS is a company limited by guarantee in England with company number 00036142 at Level 19, The Shard, 32 London Bridge Street, London, SE1 9SG. Dental Protection 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.

For information on MPS’s use of your personal data and your rights, please see our Privacy Notice on the website.