

In Office Dental Plan

In an effort to serve you in a new and different way, our office has created our In-Office dental plan. This is a discount dental program, not a dental insurance. This program is offered to our patients who do not have dental coverage, or patients who have used their benefits for the year.

The In-Office dental plan is an alternative for businesses, families or individuals, who want excellent dental health coverage without the barriers of a traditional dental insurance:

- No waiting periods
- No large annual maximums
- No pre-existing conditions exclusions
- No hassle dealing with insurance companies

ENROLLMENT FEES:

Enrollment fee is \$340.00 per year, or \$30.00 per month. To add a 2nd person in your family on the same plan- Enrollment fee for 2nd person is \$310.00 per year, or \$27.00 per month- Total Enrollment fee for two \$650.00 per year, or \$57.00 per month. For those people who choose to pay the dues monthly, we would need a credit card on file, and we will automatically run the payment either the 5th, or the 20th of the month.

Membership dues are to be paid for a minimum of a twelve (12) month period and are non-refundable once any treatment or service has been performed.

SERVICES INCLUDED IN THE YEARLY MEMBERSHIP:

- All necessary x-rays including a full mouth series taken every 3-5 years
- Two Periodic Examinations per year
- Two Routine Oral Prophylaxis per year (prophylaxis only, not advanced hygiene services such as scaling and root planing or full mouth debridement)
- Fluoride treatments for kids are limited to twice per calendar year, until the age of 18.

REDUCED FEES:

All dental services are offered at 25 % less than the normal office fees. Payment for the above services is due at the time of service, and all payments are made directly to Douglas H. Howe, DDS.

ELIGIBILITY:

Anybody is qualified to apply for our In-Office Dental Plan. Participants are eligible upon payment of the enrollment fee. This plan is administered solely by this dental office and may be discontinued at the end of any month, with or without notice.

Membership in the Dental Plan may be terminated if the member misses multiple appointments, or for abuse and failure to pay membership fees or properly billed work.

Missed or broken appointments without 24-hour notice will be charged \$20.

SERVICES OFFERED:

This in office Dental plan offers members a comprehensive dental package of dental benefits. The plan covers Diagnostic, Preventive, Restorative and Cosmetic Services.

PLAN LIMITATIONS AND EXCLUSIONS :

Dental Services not provided by our practice are not covered by this plan, even if they are recommended by our office, such as referrals to specialists.

Any dental procedures in progress or performed before or after a member's eligibility period is excluded.

Any dental services provided to the member by the state, county, or municipal agencies, or dental services provided without cost to the member is excluded.

Dental plan discounts for dental services provided in association with benefits received from an alternate source (i.e. Worker's Compensation) is excluded.

Our plan is offered to patients who either do not have dental insurance coverage, or their current insurance benefits have been used for the calendar year. When a member chooses to use their dental insurance coverage to pay for the services, the dental insurance plan rates, payments, Copay and deductible will apply, NOT those listed in our plan.

CANCELLATION:

Unless waived by the dentist, membership will automatically renew on the anniversary date and will continue thereafter until cancelled in writing. Cancellation should be sent 30 days prior to the expected day of cancellation.

If the plan was cancelled by the dentist, the membership fee will be refunded to the member