



## **COMPREHENSIVE DENTAL PLAN**

*The Dental Center Comprehensive Plan is designed to provide affordability and greater access to quality family dental care.*

***With your Comprehensive Dental Plan there are:***

- **NO DEDUCTIBLES**
- **NO CLAIM FORMS**
- **NO PRE-AUTHORIZATION REQUIREMENTS**
- **NO PRE-EXISTING CONDITION LIMITATIONS**
- **IMMEDIATE ELIGIBILITY (No Waiting Periods)**
- **NO YEARLY MAXIMUM**

### ***Coverage Plans:***

<b>SINGLE PLAN</b>	<b>\$225.00/year</b>
<b>DUAL* PLAN</b>	<b>\$375.00/year</b>
<b>FAMILY** PLAN</b>	<b>\$525.00/year</b>

### ***Program Exclusions and Limitations***

*This program is a discount plan, not a dental insurance plan and is secondary to any other dental plan. It cannot be used:*

- ❖ *In conjunction with another dental plan;*
- ❖ *For services for injuries covered under workman's compensation;*
- ❖ *For treatment which, in the sole opinion of the treating dentist or doctor, lies outside the realm of their capability;*
- ❖ *For referrals to specialists;*
- ❖ *For hospitalization or hospital charges of any kind;*
- ❖ *For costs of dental care which are covered under automobile claims;*
- ❖ *Or in conjunction with any other promotions.*

*This plan is only honored at the Dental Center and cannot be used at any other dental office.*

**Program Guidelines:**

You will not receive a membership card – your plan’s effective date will be on file with our Administrators. Benefit coverage table is subject to revision annually. There will be a \$50 reinstatement fee if your plan lapses. This plan is NON-REFUNDABLE. No refunds or premiums will be issued at any time if participant decides not to utilize the dental plan.

\*The Dual Plan is for Parent/Child or Husband/Wife only.

\*\*The Family Plan includes up to six family members (children up until age 26). You may add additional members for \$95 each.

**BENEFIT COVERAGE TABLE  
DIAGNOSTIC & X-RAYS**

<b>TREATMENT</b>	<b>MEMBER DISCOUNT</b>
<i>Comprehensive Exam (new patient, initial visit)</i>	<i>100%</i>
<i>Periodic Exam (2 per year)</i>	<i>100%</i>
<i>Limited Oral Exam, Problem Focused</i>	<i>100%</i>
<i>Intraoral – Complete Series or Panorex</i>	<i>100%</i>
<i>Intraoral – Periapical First Film</i>	<i>100%</i>
<i>Intraoral – Periapical Each Additional Film</i>	<i>100%</i>
<i>Bitewing</i>	<i>100%</i>

**PREVENTATIVE**

<b>TREATMENT</b>	<b>MEMBER DISCOUNT</b>
<i>Child Prophylaxis (Cleaning-2 per year)</i>	<i>100%</i>
<i>Adult Prophylaxis (Cleaning-2 per year)</i>	<i>100%</i>
<i>Fluoride (2 per year-no age limit)</i>	<i>100%</i>
<i>Intraoral-Complete Series or Panorex (1 every 3 years)</i>	<i>100%</i>
<i>Sealants</i>	<i>75%</i>

**ALL OTHER PROCEDURES**

<b>TREATMENT</b>	<b>MEMBER DISCOUNT</b>
<i>Periodontics</i>	<i>25%</i>
<i>Fillings</i>	<i>25%</i>
<i>Crowns</i>	<i>25%</i>
<i>Root canals</i>	<i>25%</i>

<i>Surgical</i>	<i>25%</i>
<i>Implants</i>	<i>15%</i>
<i>Dentures &amp; Partial</i>	<i>25%</i>
<i>Bleaching</i>	<i>25%</i>

### **Dental Plan vs. Dental Insurance**

*Dental plans are much simpler to understand than dental insurance. Most privileges are stated clearly and are easy to understand. If you have very good dental insurance, the dental plan may sound more appealing but you may spend less over time per procedure with your dental insurance. What it comes down to is what your specific dental needs are and whether you have access to good dental insurance. As you look at dental plans versus dental insurance, weigh the costs against the benefits of each. Also, find out all the restrictions, such as annual maximums and provider networks you must use.*