

## Plan Description

Welcome to the Verma Cosmetic & Family In-Office Discount Dental Plan. This plan was developed especially for patients who do not have dental insurance or whose employer no longer provides it. As regular dental is integral part of your overall health, we have created this plan to support you and your efforts. We hope that you utilize this plan to improve and maintain the oral health for yourself and your family for years to come. Keep in mind that this plan is **NOT DENTAL INSURANCE**, but it has a number of great features that are very exciting.

- **NO annual maximum**
- **NO waiting periods**
- **NO deductibles**
- **NO claim forms or pre-authorizations**
- **NO ID card necessary**
- **Benefits Included**
- **Two routine exam**
- **Two routine dental cleanings**
- **2 bitewings & 2 periapical x-rays (children), 4 bitewings & 2 periapical x-rays**
- **Two topical fluoride application for children up to the age of 16**
- **One emergency exam and x-ray**
- **20% off all eligible dental treatment**

### Enrollment Fees

Payment of enrollment fees initiates coverage. When paid in full, you become eligible for all covered services at a discount.

**Single Member \$315**

**Spouse \$250**

**Dependants 18 & under \$199**

- Teeth Extractions 20%
- Composite Fillings 20%
- Crowns 20%
- Bridges 20%
- Dentures/ Partial 20%
- Veneers 20%
- Root Canals 20%
- Dental Sealants 20%
- Periodontal Cleanings 20%

## **Policies & Exclusions**

### **Eligibility**

- This plan is only good at Verma Cosmetic & Family Dentistry.
- This in-office discounted plan is not dental insurance.
- To be an independent member, you must be 18 or older.
- This plan cannot be combined with any dental insurance or discounted plans.
- This plan cannot be transferred to someone else.
- If the patient has and elects to use dental insurance then the insurance plan fees, payments, and deductibles will apply.
- All patients are subject to Verma Cosmetic & Family Dentistry.

### **Payments**

- All payments are due at the time of service to receive the discount. Any services that are not
- Paid in full at the time of service will be billed at our regular fees.
- Enrollment fee must be paid in full to receive discounts.
- All payments are non-refundable.
- No refunds will be given in a member does not use the plan, relocate, obtain dental insurance.
- 12-month term effective from sign up date to renewal date.

### **Exclusions**

- No discount will be offered for services requiring a referral to a specialist. Referral to a specialist
- Is at discretion of the dentist.
- Should treatment be needed following an injury or 3rd party outside insurance is involved, the
- Additional discounts or promotions cannot be used.
- Treatment initiated prior to enrollment is not eligible for discount.
- Prosthesis delivered or in-progress treatment completed more than 60 days after termination of coverage is not eligible for discount.
- Treatment fees are guaranteed for 6 months from the date quoted by the office.
- Dental products not included.