

Advantages:

- **It's not insurance;** no third party; no red tape
- **Affordable** predictable cost, automatic payments
- **No waiting period**
- **No deductible ever**
- **No annual maximum**
- **No claim forms,** no claims to be denied, no stalled payments
- **No pre-authorizations**
- Choice of coverage to fit your needs; tailor your plan to fit you
- Know your exact coverage before treatment
- **You choose** the treatment; no third party interference
- Includes benefits for cosmetic dentistry and orthodontics, and other services usually not included in dental insurance plans

What's included?

Preventive services at 100%:

- Your regular twice-a-year cleanings or 4-times-a-year periodontal maintenance
- Dental exam by the doctor each year
- Necessary x-rays
- Fluoride treatments

Plus:

- Teeth whitening – 50% off
- Benefits for **fillings, crowns, bridges, orthodontics, veneers and implants**

How do I qualify?

- You must be a patient of record of Morgan Dental Care in good standing (you may sign up after your initial exam, if you are a new patient)

You agree to partner with us to create the savings:

- Keep your appointments with us on time as scheduled
- Keep your account balance zero by paying at the time of service or before
- No insurance claims to file.

If you do have insurance, you may still qualify if you file claims yourself (we will print the form for you), and make payment to us in full before treatment. The insurance payment will then go to you.

How does it work?

- Yearly membership fee divided into 12 monthly payments
- Monthly payments charged to your credit or debit card automatically, or automatic withdrawals from your bank account
- Membership renews each year automatically
- **Basic Plan** includes: 100% coverage for two cleanings and fluoride treatments per year, x-rays, and one exam by the doctor
- **Periodontal Maintenance Plan** includes: 100% coverage for four periodontal maintenance visits per year, x-rays, fluoride treatments, doctor exam
- Nothing to pay when you come for your regular visit with the hygienist

- **Both plans** include benefits for all other services we offer

- Includes benefits for elective treatment not covered by most dental insurance plans
- **No yearly maximum** on benefits
- Benefits are clearly spelled out; no guessing
- Membership benefits apply only to services provided directly by Morgan Dental Care in our office

What's the catch?

No catch, no hidden costs.

This plan reflects the fact that those who meet the conditions outlined above reduce our costs. These savings are passed back to you.

What's the cost?

Set-up Fee (applies to all plans)

- \$45 per person, \$90 maximum per family

Basic preventive plan:

- two preventive visits per year, restorative benefits:
- Individual: \$27 per month

Periodontal maintenance plan:

- four maintenance visits/yr., restorative benefits:
- Individual: \$52 per month

Children* (under 18), basic preventive plan:

- \$20 per month

*Immediate family living in same household as parent who is a member of this plan