



Dental Assurance Plan

Memorial Park Dental Spa is excited to offer the Dental Assurance Plan which offers a cost effective option to patients that do not have traditional dental insurance. The primary difference between dental and health insurance is the ridiculous low yearly limits on coverage. As a patient, you pay your monthly premium and if you have almost any major dental work done you will max out your yearly benefit or be nominally covered due to confusing dental insurance rules. Traditional dental insurance is great for preventive care but falls short when you have a real dental problem. Memorial Park Dental Spa has instituted the Dental Assurance Plan which has a higher than usual annual maximum, and no waiting periods. In addition to restorative work, the Dental Assurance Plan covers a portion of cosmetic work which almost no traditional insurance covers.

How the Plan Works

The Dental Assurance Plan works very similar to a traditional insurance plan except that your coverage is only valid at a Memorial Park Dental Spa location. You will get the same level of benefits for a service regardless of your choice dentist or location as long as it's a Memorial Park Dental Spa location.

Memorial Park Dental Spa will charge only the patient portion of the services provided. Memorial Park Dental will discount the services provided based on the usual and customary fees and the benefits coverage table below.

You can arrange for a [pretreatment estimate of benefits](#) through Memorial Park Dental Spa to learn ahead of time how the plan might cover your need.

Cost of Coverage

The cost of your plan depends on the option you choose and the number of dependents you cover. Once enrolled in the plan, you pay the co-payment when applicable. Coverage will only be honored at a Memorial Park Dental Spa location. Memorial Park Dental Spa has many specialties which should accommodate most of you dental needs.

Options	Fee
Individual	\$400 Year
Individual + Spouse	\$700 Year (\$100 savings)
Family (Individual + Spouse + up to 4 Children up to the age of 25)	\$1600 Year (\$800 savings)

Benefits for Covered Services

Coverage	Coverage	
General Dental Expenses		
Plan deductible (Individual/Family)	None	
Preventive Care		
Preventive Services	100% covered	No Limit on X – Rays 100% covered Full Mouth Series and Panoramic X--rays Cavity Detecting X-Rays 2 Complete Doctor Exams per year 2 Preventive Cleanings per year
Miscellaneous Preventive Care	40% covered	Topical Fluoride, Pit and fissure sealants
Basic Services & Major Services		
Basic & Major Services (fillings, extractions, root canals)	40% covered	Patient will pay 60% of usual and customary fee.
Specialist Services		
Orthodontic Services	\$1000 covered	Invisalign coverage only
All other covered specialists (*when offered at MPD)	20% covered (Endodontics by Dr. James Morrison, Periodontics by Dr. Kathleen Akers and Prosthodontics by Dr. Gene Stevenson)	Patient pays 80% of usual and customary fee.
Cosmetic and Implant Services		
Cosmetic & Implant Services	Custom Whitening Trays --- 100% covered Zoom2 Laser Teeth Whitening – 10% covered All other Cosmetic/Implant Services are covered at 15% Lab Upgrades – Not Covered Occlusal Guards – 20% covered	Patient pays 80% of usual and customary fees.
Maximum Benefits		
Orthodontics	\$1,000 lifetime maximum per eligible individual	Invisalign coverage only
All other services	\$2000 Annual Maximum per person	

* Should you choose to use an third party lender to finance the annual fee, the fee will be \$450. If you finance treatment with a third party lender, such as Care Credit or Chase Health Advantage, there will be an added surcharge of 14%.

**Memorial Park Dental reserves the right to amend the coverage at any time. Coverage must be requested from Memorial Park Dental. Should you obtain traditional dental insurance coverage, Dental Assurance Plan will terminate immediately. Memorial Park Dental reserves the right to change or cancel the plan at any time. Fees are billed on your policy anniversary date to the credit card on file without notice, and are non-refundable. If you choose not to renew the plan, you must notify the office in writing thirty (30) days prior to the renewal (anniversary) date.

Credit Card: _____ Expiration Date: _____ Security Code: _____

Signature: _____ Date: _____

*I authorize Memorial Park Dental to automatically bill my credit card on the anniversary of my policy and agree with all terms stated above.

Patient Printed Name: _____ Witness: _____