

Introducing the BK Dental Member Savings Plan

Dear Friends and Patients,

For years we have been frustrated with the limitations that dental insurances have placed on our patients. We all know that the maximums allowed by dental insurances have not increased since they first rolled out dental plans over 30 years ago. Yet, the premiums and cost of care have continued to rise. We wanted to come up with a plan that would allow our patients to have the healthy, beautiful smiles that they deserve, free of limitations and with savings of traditional dental insurance plans.

We will be able to save many of our patients dental dollars by applying their monthly insurance premiums to our savings plan.

We are happy to sit with you and show you how our BK Dental Member Savings Plan will allow your dental dollars to give you the healthy smile you have always wanted and deserved.

BK Dental Member Savings Plan is designed to provide affordability and greater access to quality dental care.

What's included in the BK Dental Member Savings Plan?

- No yearly maximums
 - No deductibles
 - No claim forms
- No pre-authorization requirements
- No pre-existing condition limitations
 - Immediate eligibility
(This means no waiting periods!)
 - Free Consultations

COVERAGE TABLE

<u>Treatment Discount</u>	<u>Member Discount</u>
Diagnostic & X-rays	
Comprehensive Exam (new patient, initial exam)	100%
Periodic Exam (2 per year)	100%
Full Set or Panoramic X-ray	100%
Four Bitewing X-rays (1 per year)	100%
Periapical X-ray, first film	100%
Periapical, each additional film	100%
Preventative	
Child Prophylaxis with Fluoride (2 per year)	100%
Adult Prophylaxis (2 per year)	100%
Additional cleaning per year	20%
Sealants	20%
Whitening maintenance for Life (2 refills per yr with cleaning) <i>(additional fees for new trays or initial bleaching)</i>	100%
Periodontal (Gum) Disease Treatment and Maintenance	
Maintenance sessions	20%
Deep Cleanings	20%
Periodontal surgery	20%
All Other Procedures	
Cosmetic Restorations/Bonding	20%
White Fillings	20%
Crowns and Veneers	20%
Dentures and Partials	20%
Root Canals	20%
Extractions	20%
Initial Whitening with new trays	20%
Emergency office visits	20%

EXAMPLE OF SAVINGS

<u>Service</u>	<u>Non-Member</u>	<u>Member</u>
Crown & Veneer	\$1297	\$1037
Filling (2 surface)	\$237	\$190
Cosmetic Bonding	\$1200	\$960

BENEFIT PREMIUMS

<u>Plan Choices</u>	<u>Total Annual Cost</u>
Individual	\$360
Family of 2*	\$650
Family of 3	\$820
Each additional child	\$149/each

*The Family Plan of 2 is for parent/child or husband/wife. Family plans include children who are enrolled in college until age 23 or those who do not attend college until age 18.

PROGRAM EXCLUSIONS AND LIMITATIONS

This program is a discount plan not a dental insurance. It may not be used:

- In conjunction with any dental insurance.
- For services for injuries covered under workman's compensation
- For treatment which, in sole opinion of the treating dentist, lies outside the realm of his capability
- For referrals to specialists
- For hospitalization and hospital charges of any kind
- For cost of treatment that is covered under automobile medical
- There is a \$50 reinstatement fee if your plan lapses
- Non-Refundable
- No refunds or premiums will be issued if participant decides to not utilize plan
- Full payment due on day of service