

	<p style="text-align: center;"><i>Hagert Family Dentistry Dental Savings Membership Plan</i></p>	<p style="text-align: center;">Standard Dental Insurance</p>
<p style="text-align: center;">Annual Subscription / Premium Per Patient</p>	<p style="text-align: center;">\$375.00 (Adults)/Year \$250.00 (Children-Under Age 14)/Year</p>	<p style="text-align: center;">Average \$546/year</p>
<p style="text-align: center;">Efficiency</p>	<p style="text-align: center;">100% Of membership is applied to patient care</p>	<p style="text-align: center;">Only 60% of premium is applied to care. 40% goes to insurance administration and profit</p>
<p style="text-align: center;">Annual Maximum</p>	<p style="text-align: center;">NO annual maximum, savings are unlimited</p>	<p style="text-align: center;">\$1,000.00-\$1,500.00, once limit is reached patients pay insurance company full fee</p>
<p style="text-align: center;">Included Treatment</p>	<p style="text-align: center;">Semi-annual cleanings, exams, and x-rays</p>	<p style="text-align: center;">Semi-annual cleanings, exams, and x-rays</p>
<p style="text-align: center;">Savings</p>	<p style="text-align: center;">20% off the following procedures: Crowns &amp; Bridgework, Veneers, Root Canal Therapy, Composite Fillings, Full Dentures/Partials, Night Guards, Teeth Whitening Trays, Fluoride, Deep Scaling</p>	<p style="text-align: center;">Varies from 20-50% on select procedures, but savings are capped based on the annual maximum, once limit is reached patients may pay insurance company full fee</p>
<p style="text-align: center;">Pre-Approvals</p>	<p style="text-align: center;">NO pre-approvals</p>	<p style="text-align: center;">Yes, Pre-approvals may be required for select procedures</p>
<p style="text-align: center;">Claims Submissions and Denials</p>	<p style="text-align: center;">NO claims to submit</p>	<p style="text-align: center;">Yes, claims must be submitted for approval by insurance. 10-20% of claims are denied</p>
<p style="text-align: center;">Alternate Benefits</p>	<p style="text-align: center;">NO alternate benefits</p>	<p style="text-align: center;">Yes. For example, insurer will cover substandard care like metal fillings instead of composite fillings</p>
<p style="text-align: center;">Deductibles</p>	<p style="text-align: center;">NO deductibles</p>	<p style="text-align: center;">Yes, typically family &amp; individual deductibles are added to the annual premium</p>