

	<p><i>Hagert Family Dentistry Dental Savings Membership Plan</i></p>	<p>Standard Dental Insurance</p>
<p>Annual Subscription / Premium Per Patient</p>	<p>\$300 (Adults)/Year \$225.00 (Children-Under Age 14)/Year</p>	<p>Average \$546/year</p>
<p>Efficiency</p>	<p>100% Of membership is applied to patient care</p>	<p>Only 60% of premium is applied to care. 40% goes to insurance administration and profit</p>
<p>Annual Maximum</p>	<p>NO annual maximum, savings are unlimited</p>	<p>\$1,000.00-\$1,500.00, once limit is reached patients pay insurance company full fee</p>
<p>Included Treatment</p>	<p>Semi-annual cleanings, exams, and x-rays</p>	<p>Semi-annual cleanings, exams, and x-rays</p>
<p>Savings</p>	<p>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>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>Pre-Approvals</p>	<p>NO pre-approvals</p>	<p>Yes, Pre-approvals may be required for select procedures</p>
<p>Claims Submissions and Denials</p>	<p>NO claims to submit</p>	<p>Yes, claims must be submitted for approval by insurance. 10-20% of claims are denied</p>
<p>Alternate Benefits</p>	<p>NO alternate benefits</p>	<p>Yes. For example, insurer will cover substandard care like metal fillings instead of composite fillings</p>
<p>Deductibles</p>	<p>NO deductibles</p>	<p>Yes, typically family &amp; individual deductibles are added to the annual premium</p>