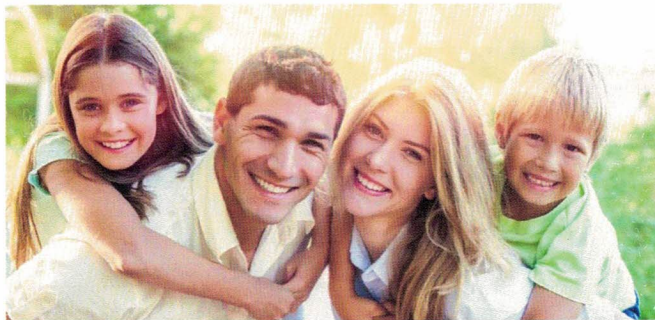


Dental Savings Plan

At Brian Howe DDS, Family Dentistry we recognize that quality dental care is presently beyond the reach of millions of Americans.

To offset the spiraling costs of care, we have developed an in-house Dental Health Savings Plan.

Now, with the convenience of controlled costs, world-class dental care is even more affordable and accessible than ever.



www.BrianHoweDDS.com
www.DrHoweNewark.com

plan effective 4/30/2020

The Plans at a Glance

Gold Plan

- * focus on preventative dental care
 Adult patient, \$425 per year
 Child patient, \$325 per year

The Gold Plan includes

- 1) Two regular exams per year
- 2) Two professional cleanings per year
- 3) Bite-wing x-rays (one set per year)
 *Additional x-rays including panoramic and full mouth series offered at a discount
- 4) 20% savings on all restorative, surgical services, and x-rays not listed above.

Silver Plan

- * focus on urgent dental care
 \$200 per year per patient

The Silver Plan includes

- 1) One limited (emergency) exam
- 2) One periapical x-ray
- 3) 20% savings on restorative, surgical, hygiene, exams, and x-rays not listed above.

*Comparisons to other dental membership plans and traditional insurance plans are hypothetical and are based on typical coverage. They are not intended to be construed as comprehensively representative of all plans or dental policies.

Compare the value

Services	Our Plan	Traditional Insurance
Maximum Benefit	No Maximum	\$1000 - \$2000
Preventive care	Yes	Yes
Professional cleanings, for healthy teeth and gums	Yes	Yes
Necessary x-rays	Yes	Yes
Cosmetic services	Yes	No
Unrestricted choice of dentist	Yes	No
Courtesy adjusted fees	20%	No
No pre-approval	Yes	No
No pre-existing condition exclusions	Yes	No
No deductibles	Yes	No
No waiting period	Yes	No
No claim forms	Yes	No
Continuous open enrollment	Yes	No

General Dentistry Services

Preventative Dentistry

Two professional dental cleanings (healthy gums) per 12 month period and oral cancer screenings.

Periodontics

Periodontal "Deep" cleanings (unhealthy gums) and minor periodontal procedures, 20% off.

Routine Restorations

White fillings, Inlays, Onlays, Single Crowns, Crown build-ups, 20% off

Cosmetic Restorations

Porcelain veneers, crowns (placed over otherwise healthy teeth for elective cosmetic improvement), 20% off

Endodontics

Pulpotomies, Pulpectomies, removal of nerve, root canal therapy, 20% off



Prosthodontics

Removable Partial, denture repairs and adjustments, fixed/non-removable, bridges (retained by crowns or inlays/onlays), 20% off

Implant Supported Prosthodontics

Crown, Permanent Bridges, Removable Bridges (supported or retained by implants), 20% off

Exclusions

Procedure fee courtesies offered under this plan shall not apply to any treatment already in progress prior to enrollment in the plan and may not be combined with dental insurance benefits, any other discounts, promotions or outside financing plans (CareCredit, MetLife, Delta Dental, Aetna, Cigna, Superior and United). This is not a dental insurance plan but an in-house discount plan; benefits are limited to treatment provided by Brian Howe DDS Family Dentistry.



Payment Policy

In order to offer the substantial procedure fee courtesies available under the terms of this plan, we must adhere to the following payment policies:

The one-year membership must be paid in full at the time of enrollment.

The membership will be valid for one year from the date the annual fee is remitted.

All treatment fees are due and payable at the time service is rendered.

All fees for treatment requiring multiple visits or lab fees are due upon the first visit.

Plan is non-refundable and non-transferable

Plan is subject to change annually

Brian Howe DDS Family Dentistry reserves the right to refuse treatment and/or terminate this membership without notice if the member's account becomes delinquent at any time.

All other Brian Howe DDS Family Dentistry terms and conditions of service apply.

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