Dental Assistance Savings Plan

The Dental Assistance Savings Plan is designed to provide affordability and greater access to quality family dental care. Your benefits are available at Redfearn Family Dental and Gary Holt Orthodontics (<u>www.drgaryholt.com</u>). Finding quality low cost dental care can be a challenge. The goal of Redfearn Family Dental is to provide affordable dental treatment to the community here in Highlands Ranch, Littleton, Lone Tree, and surrounding Greater-Denver communities.

With your Dental Assistance Savings Plan there are:

- No Deductibles
- No Claim Forms
- No Pre-Authorization Requirements
- No Pre-Existing Condition Limitations
- Immediate Eligibility (No Waiting Periods)
- No Yearly Maximum

Coverage Plans:

- Single Plan \$225.00
- Dual* Plan \$425.00
- Family** (3) \$625.00
- Family** (4) \$825.00

*The Dual Plan is for Parent/Child or Husband/Wife only.

**The Family Plan includes children who are enrolled full-time in college until age 23, or children who are not enrolled fulltime in college until age 18. After 4 members, \$110 each add'l member.

Program Exclusions and Limitations

This program is a discount plan, not a dental insurance plan and is secondary to any other dental plan. It cannot be used: In conjunction with another dental plan, For services for injuries covered under workman's compensation, For treatment which, in the sole opinion of the treating dentist or doctor, lies outside the realm of their capability, For referrals to specialists, For hospitalization or hospital charges of any kind For costs of dental care which are covered under automobile medical claims.

This plan is only honored at Redfearn Family Dental and Gary Holt Orthodontics. This dental plan is not an insurance plan that can be used at any other dental office.

Program Guidelines:

You will not receive a membership card - your plan's effective date will be on file with the receptionist. Benefit coverage table is subject to revision annually There will be a \$50 reinstatement fee if your plan lapses Cannot be used in conjunction with another dental plan. NON-REFUNDABLE. No refunds or premiums will be issued at any time if participant decides not to utilize dental plan