

Advantage Savings Plan Agreement

Definitions

1. **Member.** In this agreement, "member" means the persons for whom the dentists shall provide care, and who have signed this agreement and become a "member" of the Marina Dental Care Advantage Savings Plan.
2. **Services.** In this agreement, "services", means the collection of services, offered to you by us in this agreement. These services are listed below.

There are three basic plans: A) Children, B) Adults with no Perio and C) Adults with Perio.

- For (A) and (B), the Advantage Savings Plan offers a list of preventive and diagnostic care, free of charge and a 20% discount on our usual, customary and reasonable (UCR) fees.
- Patients enrolled in a periodontal disease plan (C) will enjoy a more intense preventive and diagnostic care, free of charge, the 20% discount on our UCR fees and for the most essential procedure for their condition they will receive a 30% discount instead of the 20%.

Agreement

3. **NOTICE:** This agreement does not constitute insurance, is not a medical plan that provides health insurance coverage for purposes of the Federal Patient Protection and Affordable Care Act, and covers only limited, routine dental care services as designed in this agreement.
4. **Terms and Conditions.** The Advantage Savings Plan is not an insurance plan. No claims are filed, and no payments are made to any other healthcare providers. Marina Dental Care is not a licensed insurer, health maintenance organization, or other underwriter of health services.
 - The Advantage Savings Plan is a direct agreement between patient and Marina Dental Care. Patient is electing to make payments directly to Marina Dental Care in return for services.
 - The Advantage Savings Plan is for uninsured patients only. It cannot be combined with any insurance.
 - The Advantage Savings Plan has no deductible, no annual maximums, no waiting periods, no limitations on pre-existing conditions, no denial of coverage for necessary dental work and no need of membership cards.
 - By enrolling on the Marina Dental Care Advantage Savings Plan, members decide their own membership year.
 - The Advantage Savings Plan cannot be combined with any other offers, discounts or special advertisements.
 - Families will have additional discounts on the membership fee as described below.

- To qualify for “family member” addition to the Advantage Savings Plan, the person must be living at the same address (exception: college students).
 - Fees for dental services may change at any time.
 - **Dental services of specialists, even if they work in our office, are not covered by this membership savings plan even if the procedure is recommended by one of our doctors.**
 - Members are responsible for scheduling their periodic treatments and they should do it in advance in order to choose more convenient times for their appointments.
 - Members are required to notify the office at least 24 hours in advance if they cannot come to an appointment in order to avoid missed/cancelled appointment fee of \$50.
 - For patients **without periodontal disease**, periodic exams and dental cleaning procedures must be at least five months apart.
 - For patients **with periodontal disease**, periodic exam and periodontal maintenance procedures must be at least three months apart.
 - Marina Dental Care will not change the frequency of periodic exams, dental cleanings or periodontal maintenance because the member failed to secure proper appointments for services. For example, Marina Dental Care will not do two dental cleanings in less than three months just because member didn’t schedule them and then, suddenly, wants to have all cleanings done before the end of the calendar year.
 - Services not utilized at the end of each year’s membership period **are not carried over** to the following membership year.
 - Once diagnosed with periodontal disease, members cannot renew their subscription as members with no periodontal disease in the Advantage Savings Plan unless they sign a waiver releasing Marina Dental Care and its doctors from any liability. Marina Dental Care strives to offer the best dental care possible, and not following the Doctors’ recommendations cannot allow this kind of dental care. A patient may be dismissed at the Doctors’ discretion for not following prescribed treatment.
 - **If the membership plan is terminated by member or by the office, the member will not be allowed to rejoin the Advantage Savings Plan because the membership is a loyalty program. In exceptional cases, a member will be able to rejoin the membership only with annual payment and a \$100 (one hundred dollars) reinstatement fee.**
 - Marina Dental Care may refuse the membership of anyone whose membership was terminated by the dental office or by the member.
 - All patients must have a credit or debit card on file to cover the cost of membership & any incidentals not covered under the Advantage Savings Plan agreement.
 - Marina Dental Care has full PCI Compliance for credit card storage information through Dentrrix/World Pay.
 - **When CareCredit or any other no-interest health card is used, the amount of the discount will be decreased by 10%.**
5. **Duration.** This agreement will last for one year while the monthly membership fee is paid in a timely manner. The membership starts on the day payment is received.
6. **Renewal.** The agreement **will automatically renew** each year on the anniversary date of the agreement, unless either party cancels the agreement by giving a 30-day written notice.

7. **Termination.** Regardless of anything written above, you always have the right to cancel this agreement. Either party can end this agreement at any time by giving the other party 30-day written notice.

- If a member does not utilize the benefits while the plan is still active and the plan expires without being renewed, the Advantage Savings Plan **shall be NON-REFUNDABLE** and shall offer no additional discounts.
- Membership in the Advantage Savings Plan may be terminated if the member misses/cancels/breaks three appointments in a row. It also may be terminated for abuse and/or failure to pay membership fees or billed dental work performed at a discount fee.

8. **Payments and Refunds**

- When you sign this agreement, we encourage the payment in full of the membership fee for additional savings. If monthly installments are chosen, payments will be due every thirty days thereafter.
- The parties agree that the required method of monthly payment shall be by automatic payment, through Bank ACH, debit, or credit card.
- If this agreement is cancelled by either party before the agreement ends, we will review and settle your account as follows:

A) We will refund to you the unused portion of your fees minus the fees for services received, priced in accordance to the UCR fee plus any missing appointment/cancellation fee; or

B) If value of the services you received over the term of the agreement exceeds the amount you paid in membership fees, you shall reimburse Marina Dental Care in an amount equal to the difference between the value of the services received and the amount you paid in membership fees over the term of the agreement. The parties agree that the value of the services is equal to the Marina Dental Care usual, customary and reasonable fee-for-service charges (UCR). A copy of these fees is available upon request.

9. **Non-Participation in Insurance.** This agreement cannot be used in conjunction or to supplement any kind of medical/dental insurance or any kind of dental plan, whether private or government sponsored such as Medical, Medicare, etc.

10. **This Is Not Health Insurance.** This agreement is not an insurance plan or a substitute for health insurance. You understand that this agreement does not replace any existing or future health insurance or health plan coverage that you may carry. The agreement does not include hospital services, or any services not personally provided by Marina Dental Care or its employees. You acknowledge that Marina Dental Care has advised you to obtain or keep in full force health insurance that will cover you for healthcare not personally delivered by Marina Dental Care, and for hospitalizations and catastrophic events.

11. **Price Increase.** Marina Dental Care reserves the right to increase membership price in face of inflation. All members will be notified of an increase when it comes.

What is included?

Adult (No Perio)*	Adult (Perio)*	Child
2 Dental Exams	3 Dental Exams	2 Dental Exams
All Necessary X-Rays	All Necessary X-Rays	All Necessary X-Rays
2 Dental Cleanings	3 Perio Maintenance	2 Dental Cleanings
1 Annual Cancer Exam	2 Fluoride Applications	2 Fluoride Applications
1 Emergency Exam	1 Annual Cancer Screening	1 Emergency Exam
	1 Emergency Exam	
20% Discount	30% Discount on Deep Clean.	20% Discount
	20% Discount on other procedures:	

How much does it cost?

For New Patients:

Adult (No Perio)*	Adult (Perio)*	Child
or \$367/ Yr.	or \$617/ Yr.	or \$297/ Yr.

There is advantage in paying the yearly price in full on the first visit only. If you decide to think about and then pay, the payment of the plan needs to happen within 7 (seven) days only and it will be \$ 30 more expensive.

For Current Patients:

Adult (No Perio)*	Adult (Perio)*	Child
12 X \$34	12 X \$57	12 X \$28
or \$367/ Yr.	or \$617/ Yr.	or \$297/ Yr.

For additional family members:

Additional adults: Second: **\$32.00**/Month **\$ 342.00**/Year. Third or more: **\$30.00**/Month **\$ 319.00**/Year. Additional children: Second: **\$26.00**/Month **\$ 277.00** /Year. Third or more: **\$24.00**/Month **\$ 258.00**/Year. Additional adults (With periodontal disease): Second: **\$53.00**/Month **\$ 574.00**/Year. Third or more: **\$49.00**/Month **\$ 535.00**/Year

By signing this Agreement, you agree with the terms and conditions of the Advantage Savings Plan offered by Marina Dental Care.

Signature

_____/_____/_____

Date