



## **Cox Dental Savings Membership Contract**

### Introduction

Dental insurance costs are extremely high. You may get “free” preventative work like cleanings and exams, but when it comes time to have basic and major work like fillings and crowns, insurance typically downgrades the coverage or you may be subject to waiting periods or a missing tooth clause. On top of that, insurance often requires us to send them a preauthorization before you can get the work done, which only prolongs the dental situation you are in and sometimes the additional time may worsen your prognosis. In the office, we call insurance companies before patients arrive to get an estimate of what they may cover, but unfortunately those estimates are practically never 100% right on. Because of insurance benefits and stipulations, patients often feel limited to only receive treatment that is covered by their insurance plan, rather than actually receiving treatment based on their needs and wants.

For these reasons and many more, we have created the Cox Dental Savings Membership. We genuinely want our patients to receive the absolute best dental care, and at the lowest possible price! As an annual member, you automatically receive 2 prophylactic cleanings, 2 periodic exams, 2 fluoride applications, 1 set of bitewing x-rays, 1 panoramic x-ray (every 3 years), and 4 limited exams. Additionally, you will receive 20% off any treatment (besides the automatic cleaning and exam appointments). The purpose of this savings membership is to provide for our patients the most quality treatment in the simplest possible way. There are no maximums, deductibles, waiting periods, missing tooth clauses, downgrading, preauthorizations, or restrictions.



## Exclusions/Limitations

- Membership begins on date of investment and ends the following day of the following year. For example, if you purchase on 1/1/2017, you are effective 1/1/2017 and will be eligible for all membership benefits until closing hours of 1/1/2018.
- Membership investment **MUST** be paid in full on effective date. This does not include treatment amounts, only the initial cost (for example, \$350 for individual would be due in full on effective date).
- Members have a 15 day return policy from the date of investment. If you decide for any reason to end your membership, a full refund may be rewarded if no services were rendered. If services were rendered, no refund is available.
- Members have a reinstatement fee of 50% of their initial investment price if they have left the membership within a year and wish to return.
- Membership may not be applied retroactively to previous dates of service.
- Members may also take advantage of our payment plan to pay Half on Prep and Half on seat (for major procedures that require multiple appointments).
- 3<sup>rd</sup> Party Payers (like Care Credit) may **NOT** be used in conjunction with this plan.
- Members may **NOT** be currently enrolled in any dental insurance or dental discount plan.
- Membership may **NOT** be transferred to any family member or friend for any reason.
- Membership may **NOT** be applied to products including but not limited to; whitening, toothpaste, prescription-strength mouth rinse, and Arestin.
- Services for injuries covered under workman's compensation may not be permitted.
- Treatment (in the opinion of Dr. Cox) that is out of the capability of Cox Dental Care and is referred to a specialist's office will not be covered under this membership.
- Hospitalization or hospital charges may not be covered under membership.
- Dental care costs covered under auto medical insurance may not be covered.
- The Cox Dental Savings Membership is **ONLY** honored at Cox Dental Care.



Investment Prices

\$350/Individual

\$650/Husband & Wife OR Parent & Child

\$300/Additional family member to existing membership

Agreement

I, \_\_\_\_\_, agree to the terms\* and conditions of the Cox Dental Savings Membership.

Enrollment Date Start (Today's Date): \_\_\_\_\_

Enrollment Date End: \_\_\_\_\_

Signature: \_\_\_\_\_

Staff Signature: \_\_\_\_\_

\*Terms of contract are subject to change without notice, although every effort will be made to notify members of any changes or deletions of membership plan.