



232 S. German Street
Dushore, PA 18614
570-928-8618

Dental Health Partnership (DHP)

A Dental Insurance Alternative Plan

FACTS

Information, Exclusions, Limitations, Benefits

Information

Realizing that everyone is experiencing rising health care cost, rising dental insurance costs or loss of dental insurance, Jerome Plastow D.M.D. is pleased to announce an alternative to dental insurance. This initiative is a patient-provider partnership with the goal of making dental care affordable. Through a Dental Health Partnership (DHP), dental providers can offer patients oral health care at a reduced cost by eliminating a third party payment. When compared to the premiums for dental insurance, patients will be pleasantly surprised by the savings they can enjoy through this direct-pay program.

Patients participate in the DHP by paying an annual fee in return for 100% coverage of preventative procedures, including diagnostic, x-rays and bi-yearly cleaning services, plus patients are eligible for discounted restorative procedures. There are plans to cover singles, a dual family (guardian/child or husband/wife), as well as family plans for parents/guardians and their children who are 23 years of age or under.

The DHP is a discount program between patient and provider; it is **not** a dental insurance plan. It cannot be used in the following ways: in conjunction with other dental plans; for injuries covered under Workmen's Compensation or under automobile medical; or for any treatments, which in the sole opinion of treating dentist, lies outside the realm of his or her expertise.

Benefits cannot be transferred to other persons, other dentists, other dental offices, dental corporations and dental specialists; or used for hospital dental charges. DHP payments are honored at JH Plastow D.M.D. only.

In addition, there are no refunds at any time if participant decides not to utilize services or has not used services within 365 days after enrollment.

ENROLLMENT PERIODS: January 1st and July 1st of each year.

An opportunity to enroll in program is provided twice a year. Enrollment is for a full year only. Pro-ration of annual fee and benefit periods are not available.

RENEWAL: Patients are eligible for benefits for 12 months and can renew annually.



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Exclusions

Program is a discount plan NOT dental insurance. Program can be used only at Jerome H. Plastow D.M.D.
 Program benefits cannot be used for following:

1. In conjunction with any other dental plan.
2. For services or injuries covered under Workmen’s Comp.
3. For treatments by other dentists or at other dental offices.
4. For treatments by dental specialist.
5. For hospitalization or hospital charges of any kind.
6. For dental costs covered under automotive medical.
7. For treatments, which in the sole opinion of treating Dentist, that lie outside the realm of his or her capability.

Limitations

Program’s annual fees and benefits are non-refundable, non-changeable, non-transferrable and non-redeemable:

- **NON-REFUNABLE UNUSED BENEFITS:** There are no refunds for any unused benefits. After enrollment, no refunds of premiums will be issued at any time if participant or if family member decides not to utilize benefits. Unused benefits cannot be transferred to next year.
- **NON-TRANSFERRABLE BENEFITS:** Program’s benefits, even if unused, cannot be transferred to other individuals, families or groups.
- **NON-CHANGEABLE:** Once confirmed at enrollment, the number of family members cannot be reduced or changed and there are no refunds for offered if any members are dropped during year of enrollment.
- **NON-REDEEMABLE FEES:** Annual fees are non-redeemable for dental merchandise or products.

Benefits

TREATMENTS:	DISCOUNT
<i>Diagnostic and X-rays</i>	
Comprehensive Exam (new patient, initial visit)	100%
Periodic Exam (2x year)	100%
Periapical X-ray (1x year)	100%
Bitewings X-rays (1x year)	100%
Panorex (1x every 3 years)	50%
<i>Preventative</i>	
Child Prophylaxis (cleaning 2x year)	100%
Adult Prophylaxis (cleaning 2x year)	100%
Fluoride (13 and younger, 2x year)	100%
Periodontal Maintenance	15%
Sealants	15%
<i>Restorative</i>	
Fillings and Core build-up	15%
Crowns	15%
Periodontics	15%
Root Canal	15%
Oral Surgery	15%
Dentures and Partial	15%