

## Frequently Asked Questions

### How Does the Premium Plus Plan Work?

The **SFD Premium Plus Dental Plan** works similar to many insurance plans on the market. You pay a monthly membership fee for discounts on your dental expenses. The plan is designed to cover preventive services such as cleanings, routine exams, and x-rays at 100%. This provides coverage that can be budgeted at an affordable monthly expense while receiving excellent discounts for your higher cost dental services.

### Who administers the Plan?

Seaman Family Dentistry administers the plan and works with you, the patient directly to make all dental work decisions. There is no need to contact a 3<sup>rd</sup> party company for information. All questions regarding plan coverage, verifying benefits, changing coverage types, or any other questions should be directed to us here at Seaman Family Dentistry. **The automatic monthly billing for the plan is handled by Dental Practice Services, Inc., so this or DPS will show up on your bank/credit card statement when monthly payments are made.**

### How does Specialty Dentistry work with the Plan?

Dr. Seaman, may need to refer a patient to a specialist, that may or may not participate in the **SFD Dental Plan**. Members must verify the specialist's participation in the Network prior to accepting treatment. Seaman Family Dentistry will have a complete listing of participating specialists and the discount rates they will provide you. Dr. Seaman only refers patients to a specialist when this is the best course of action for the patient or when the service needed/wanted is not a service Dr. Seaman provides.

### Why features make this type of plan better than a traditional dental plan?

You don't have to worry about a bunch of hidden clauses which prevent you from using your benefits on the services you need or want. You even receive discounts on cosmetic services and with the supplemental plan added everyone on the plan is covered for orthodontic and TMJ services.

## Benefit Features Premium Plus Plan

Consultations	100% Coverage
Oral Exams	100% Coverage
Cleanings	100% Coverage
X-Rays	100% Coverage

*(full mouth, bitewing, and individual films)*

Fillings	40% Coverage
Extractions – Simple	40% Coverage
Periodontal Services	40% Coverage

Endodontic Services	30% Coverage
Crown & Bridge Services	30% Coverage
Implant Services	30% Coverage

Dentures	20% Coverage
Cosmetic Dentistry	15% Coverage

**Additional coverage** available for **Orthodontic and TMJ Services**, inquire about adding our supplemental plan to your coverage. An additional monthly fee applies to add this supplemental coverage.

## Membership Fees

Single	\$ 39/month
Couple	\$ 65/month
Family*	\$ 98/month

\*family is up to 4 members of the household, additional dependent children, under age 22 can be added for \$20.00 per month per additional member.

*Note: Specialist Services discounts are available; ask us for specifics on participating specialists and discount amounts.*

## A Completely New Concept in Dental Coverage!

If asked, most people would agree that decisions about dentistry are best made between the patient and their dentist, without a third-party company's involvement.

The **SFD Premium Plus Dental Plan** is different! It has been designed to provide you and your family with affordable dental coverage, your dentist owns and administers.

Not only does the Premium Plus plan provide outstanding coverage on preventive dentistry, the plan offers excellent coverage on major dental procedures like crowns, root canals, bridges, dentures, and even cosmetic dentistry.

Since your Premium Plus plan is not administered by a third party insurance company, all the decisions regarding your dental treatment may be decided by you and your dentist – Dr. Robert Seaman, without the need for claim forms, approvals, or deductibles.

*Call us today at*

**913-631-2626**

**[www.seamanfamilydentistry.info](http://www.seamanfamilydentistry.info)**

**Or send us an email with your questions:**

**[office@seamanfamilydentistry.info](mailto:office@seamanfamilydentistry.info)**

**Terms and Conditions:**

The discounts associated with the **SFD Dental Plan** are available only through Seaman Family Dentistry, PA.

Monthly membership fees are to be paid for a minimum twelve (12) month period and are non-refundable. Unless waived by the dentist, membership will automatically renew on the anniversary date and continue thereafter until cancelled, in writing with 30 days notice to cancel.

Qualified dependents are defined as a husband, wife, (or 2 partners) and any non-married children under age 22, living in the household. Any additional dependents after four (4) will have an additional surcharge of \$20 per month per additional dependent.

Fees and plan discounts are subject to change without notice.

Missed or broken appointments without 24-hour notice will be charged \$30.

All member co-payments are due at time of service, unless acceptable payment arrangements have been made in advance of services being performed.

Membership in the Dental Plan may be terminated for abuse and failure to pay membership fees or properly billed service.

**SFD Dental Plan** is administered solely by the dental office and may be discontinued at the end of any term, with or without notice.

**After three (3) years of continuous Plan membership, benefits will increase 15%, starting on the fourth year.**

**Plan Limitations and Exclusions:**

**SFD Dental Plan** benefits are limited to \$1500 per each covered family member per membership year.

Benefits on services which include outside lab fees are not applicable until three (3) months after the initial date of acceptance or after 3 months of premiums have been paid.

Routine exams, preventative cleanings and periodontal cleanings are limited to 2 of each type every calendar year. Fluoride treatments are limited to once every calendar year per member at 100%, additional treatments are allowed at 40% coverage - no age limits. Full mouth x-rays are covered at 100% 1 every 3 years, no limit on single or bitewing films.

**Plan Limitations and Exclusions (continued):**

Replacements for crowns, bridges, dentures, etc., are subject to the co-payment percentages and calendar year maximum as listed in the Schedule of Services and the private fee schedule of Seaman Family Dentistry, PA. There is not a time frame associated with replacement services.

Replacement of orthodontic retainers, appliances, and similar, are only covered if the Supplemental Plan has been added to your benefits and you have benefits remaining on your lifetime maximum for these services.

Dental services solely for cosmetic reasons will have benefits at the cosmetic benefit level, not the restorative level.

Any dental procedure in progress or performed before or after a member's eligibility period is excluded.

Any dental expense incurred if the dentist is unable to perform a procedure due to the member's general health or physical condition is excluded.

Benefits for purchasing refill whitening gel or prescription fluoride products in the office are excluded.

Any dental procedure not listed as a covered service, or not normally a service provided by Seaman Family Dentistry, including but not limited to, anesthesia, prescription medications, placement of implants, etc. is excluded.

Coordination of **SFD Dental Plan** benefits with other insurance or dental plans is excluded. This plan cannot be used with any other benefit plan or discounts for services.

Plan discounts for services provided in association with an alternate source of coverage, such as workman's comp, general liability, auto or health insurance, etc. are excluded.



[www.seamanfamilydentistry.info](http://www.seamanfamilydentistry.info)

**913-631-2626**

# **Affordable Dental Coverage for You and Your Family!**



## **SFD Dental Plan Premium Plus**

**Available Exclusively from**

**Seaman Family Dentistry**

**913-631-2626**

**No Claim Forms!**

**No Deductibles!**

**No Pre-Determinations!**

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