THE SMILE CLUB

 FERNANDA B MCCOSH DMD

 We have the pleasure to announce an opportunity to help uninsured patients: a Membership Plan. You can have quality dental care in our private office by signing up for one of our plans.

 We believe everyone should have access to great and affordable dentistry without government help but community help. This is why we offer our patients *The Smile Club*. When you enroll for a low annual fee, you can save on all procedures. The membership can be paid at once or monthly and the benefits extend for a full year from the date you sign up.

Advantages:

* Minimum paperwork.
* No waiting period for any services, all discounts apply immediately.
* No pre-existing conditions, waiting period, yearly maximum, restrictions or deductibles.

The Smile Club plan includes:

* The recommended cleanings.
* 2 Periodic Exams.
* 4 yearly bite-wings x-rays or other necessary x-rays.
* Oral cancer screening.

Payment Policy

 When you enroll you may choose to pay the membership at once or monthly.

For monthly payments there will be a surcharge and an initial processing fee of $25.00. Payments will be made using automatic credit card debt. Plan will NOT be automatically renewed without your consent.

 Given the substantial discounts offered under The Smile Club plan, if patient wants to use Care Credit he/she will be responsible to the fee care Credit charges to the office.

Membership fee in non-refundable once any discount treatment is performed or other benefits are provided or after 30 days of purchase.

 If you do not use your dental hygiene benefits (cleanings**), IT DOES NOT CARRY ON TO THE NEXT YEAR.**

 If you do not show for your hygiene appointment or if you cancel your appointment with less than 24 hours notice **YOU LOOSE THE DISCOUNT**.

Disclosure:

 This program is NOT DENTAL INSURANCE. It can not be combined with any other insurance. It’s only valid at Dr McCosh’s dental office. Membership and fees do not apply to other providers and specialists.

 For Cosmetic work (several anterior crowns or several veneers at once), extra fees apply (wax up, lab temps, etc.).

 Dr. McCosh reserves the right to make any changes to this policy.