

OUTLINE OF DENTAL HEALTH SAVINGS PLAN

COVERAGE

PROGRAM EXCLUSIONS AND LIMITATIONS

Our goal : o help you maintain a healthy mouth and gums. That is best achieved with regular preventative care. This plan is for LCD clients **without insurance**.

Basic Plan – Benefit Premiums

3 months must be paid upfront to receive care.

One adult: \$515/year upfront or \$45/month
 Two adults: \$1,000/year upfront or \$90 month
 One child (to age 14): \$399/year upfront or \$37/month

One adult + one child: \$ 900/year upfront or \$80/month
 2 adults + 1 child \$1393/year upfront or \$121/month
 2 adults + 2 children: \$1770/year upfront or \$151/month
 Each additional child: \$ 365/year upfront or +\$32/month

One senior citizen (65+): \$490/year upfront or \$45/month (limited times available)
 2 senior citizens (65+): \$920/year upfront or \$82/month (limited times available)

Adult savings 27%, Child savings 37% on preventative care
 Additional 15% savings on restorative care

Your annual premium will be for a 12 month period from the date of purchase.

With your Dental Savings Plan there are:

- No yearly maximums
- No deductibles
- No claim forms
- No pre-authorization requirements
- No pre-existing condition limitations
- No waiting period

Diagnostic and x-rays

Office call (one per year).....	100%
Periodic exam (2 x per year).....	100%
Full set of x-rays or one Panorex (1 every 5 years)	100%
One x-ray (PA).....	100%
Bitewings (1 set per year).....	100%

Preventative care

Child prophy (cleaning) (2 x per year).....	100%
Adult prophy (cleaning) or perio maintenance (2 x per year).....	100%
Fluoride (no age limit) (2 x per year).....	100%
Oral cancer screening (one per year).....	100%

All other procedures

3rd & 4th cleanings/perio maintenance.....	15%
Sealants.....	15%
Fillings, silver and white.....	15%
Core build up under crowns.....	15%
Crowns and bridges.....	15%
Partial Dentures.....	15%
Bite Splints.....	15%
Extractions.....	15%
Root Canals.....	15%

The program is a savings plan, not a dental insurance plan. It cannot be used:

- In conjunction with another dental plan. Please share with a family member, neighbor or friend if you have dental insurance.
- For services for injuries covered under workman’s compensation.
- For treatments not already offered at Life-Centered Dentistry. No additional services.
- For referrals to specialists and their fees.
- For hospitalizations or hospital charges.
- For cost of dental care covered under auto/medical
- For products or whitening

This dental savings plan is a membership plan only honored at Life-Centered Dentistry. It is not an insurance plan that can be used at any other dental office.

PROGRAM GUIDELINES

- No credit or refund
- No other discounts
- Membership is not for resale or transfer
- Membership is valid for one year
- Patient portion is due at time of service
- Care credit cannot be used.

The Life-Centered Dental Savings Plan is designed to help you maintain your oral health at an affordable level



DR. ZACHARIAH SMITH

grew up in Traverse City and joined the Navy after high school to become a Corpsman. He attended college at Northwestern Michigan College and Grand Valley State University. From there, he earned his Doctor of Medicine in Dentistry at the University of Kentucky College of Dentistry. Upon graduation, Dr. Smith, with his wife, Dr. Lauren Smith, and their two sons, relocated back home to Grand Rapids.

“What I love most about dentistry is the opportunity to heal and care for patients in a truly unique way. Dental health plays a major role in overall health and well-being. “

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DR. JOHN LUDWIG

Cosmetic and Family Dentist in Grand Rapids

Dr. Ludwig takes great pride in treating each patient like he would treat his own family. Because after all, at Life-Centered Dentistry

YOU ARE FAMILY!

Dr. Ludwig is a Grand Rapids native and a graduate of Forest Hills Northern High School. He attended GRCC and Hope College before going to the University of Michigan Dental School. Upon graduation, he moved back to Grand Rapids with his wife, Dr. Carla Ludwig, also a U-M Dental School grad. Dr. John Ludwig has 41 years of dental experience

caring for your total well-being.

The Drs Ludwig have six adult children, four sons-in-law, eight grandchildren and one more on the way.



OUR DENTAL HEALTH SAVINGS PLAN

*helping you maintain your oral
health at an affordable level*

LIFE-CENTERED DENTISTRY

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