

The Smile Center dental clinics located in Deerwood, Big Lake, Savage and St. Paul Minnesota are pleased to offer you a consumer driven dental plan with substantial discounts available for prepayment. **These plans are offered as an alternative to conventional dental insurance, and are not available as an additional coverage for patients covered by other plans.**

SMILE CENTER GREEN

\$150 per person for services of greater than \$300 value.

Includes: Complete dental exam, periodic dental exam, two tooth cleanings, panoramic x-ray, and two bite-wing(4) x-ray exams. The GREEN plan also entitles the registrant to a 15% discount on any additional dental services paid in full by cash, check or credit card at the time of service.

Annual renewals are \$100, and include two tooth cleanings and two periodic examinations.

SMILE CENTER GOLD

\$650 per person enrollment; \$600 annual renewal.

Includes: SC Green plus \$500 towards additional dental services. All dental services discounted 20%. After \$500 deposit is exhausted services will still be discounted 20% if paid in full by cash, check or credit at time of service. Unused portion of \$500 credit may be rolled forward for 1 year.

SMILE CENTER PLATINUM

\$1150 per person enrollment; \$1100 annual renewal.

Includes: SC Green plus \$1000 towards additional dental services. All dental services discounted 25%. After \$1000 deposit is exhausted services will still be discounted 25% if paid in full by cash, check or credit at time of service. Unused \$1000 credit may be rolled forward for 2 years.

The Smile Centers are open on evenings and weekends so your employees may schedule their care out side of their working hours.

Spouses & dependent children may be included in an enrollee's plan for a cost of \$150 each per year. Their treatment will be discounted at the same level as the primary enrollee. As with all of the above plans, treatment in excess of available credits must be paid in full at the time of service to qualify for the discounts. Applicable ADA codes for included services are: D0150, D0120, D0274, D0272, D1110 (ADULT); D1120 (CHILD). In the event a participant wishes to withdraw from a plan while still having available credits, the full value, less any previously granted discounts, will be refunded. The Smile Centers reserve the right to modify these offerings at any time. Such modifications would affect subsequent renewals or new subscriptions.

Frequently Asked Questions

We are not tax professionals! Definitive answers to tax questions are best answered by your tax professionals. We are not responsible for any tax consequences.

- **Are the program fees deductible if paid by the employer?** It is our understanding that costs of the programs should be deductible for the employer, and excluded from the employees' incomes. Any refunds of available credits would be made to the employer to avoid tax consequences to the employee.
- **Can my Health Savings Account (HSA) or Archer Medical Savings Account (MSA) pay for these plans?** Yes.
- **Can I use my "cafeteria" plan to pay for these plans?** Probably not on a pre-tax basis. However, if you have a health flexible spending account under your cafeteria plan, you may be able to get reimbursed out of your health flexible spending account for the program fees related to services provided to you under the program in a given year. Year to year carryovers would likely be disallowed. For example, if you elect Smile Center Gold, \$150 of your \$650 enrollment fee should be reimbursable through your health flexible spending account, because it cannot be carried over to the next year. Further, any of the additional \$500 credit which you use in a given year should also be reimbursable in that year. Any unused portion of the \$500 credit which rolls forward into the next year will not be reimbursable from your health flexible spending account until the next year. In any case, any refunds of available credits made to an employee after the employee has program fees reimbursed out of his/her health flexible spending account will be taxable income to the employee.

We are not tax professionals! Definitive answers to tax questions are best answered by your tax professionals. We are not responsible for any tax consequences