

Members Agreement

PRESIDENTIAL PLAN - DEEP DISCOUNT DENTAL PLAN

This Plan is a discount membership plan and is being administered by PresiDental Plan "PDP". All communications may be sent to PresiDental Plan LLC, located at 401 Commerce Drive, Fort Washington, PA 19034.

PresiDental Plan is not a licensed insurer or other underwriter of healthcare services. This is not a dental insurance plan. Coordination of benefits with insurance plans shall not be applicable, and PDP may not reduce deductibles, co-payments or other out-of-pocket expenses for dental services that are covered by insurance.

Terms and Conditions

1. Plan Benefits

Each member shall be entitled to receive certain dental services in accordance with the plan purchased (see plan details). Plan changes, modifications, or substitutions may be made from time to time subject to reasonable notifications to the member. The member will receive a membership Picture ID card that is not transferable.

2. Membership Effective Date

A member will be entitled to all dental services provided under the plan effective as of the time of receipt of funds for the payment of the membership fees, in accordance with the billing cycle.

3. Authorization for Payment

By enrolling as a member, you are authorizing PDP to bill your credit card for the fees of the plan you have selected. This charge shall remain in force until you notify PDP in writing of its cancellation.

The copayment for dental services, if any, shall be paid in full at the time of the service.

4. Termination

PDP reserves the right to terminate plan members from its plan for any reason, including nonpayment.

5. Early Termination Policy

If the member wishes to terminate his/her membership before the end of the term, the following shall apply: [i] If there is no utilization of services then the member shall forfeit the paid plan fees to cover administrative charges; [ii] if there is utilization of services the member is responsible for the payment of the membership fees for the balance of the term, or the regular charge for the services provided, whichever amount is less.

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6. Limitations

The plan is designed to provide general dental care. Complex and specialty services such as complex surgical extraction, complex root canals, implants, periodontal surgery and care for advanced *Periodontics*, children and adults requiring special care and procedures that are above and beyond the limits of general dentistry are not covered. Certain dental procedures are considered as a specialty services; dental specialist or proficient general dentists can provide such specialty services. The specialty procedures are considered as an Optional Specialty Services. Optional specialty services, in house, if available, are provided at reduced cost (30% discount of the regular price). Benefits or reduced fees are for one service for each tooth or arch per contract period. Regular fees will apply for re-doing services in the same contract year unless the material of the prosthesis is defective. Cosmetic Dentistry such as bleaching of teeth, veneers, or related cosmetic material lab charges are to be covered at a reduced price (30% discount of the regular charge). See plan description for additional limitations.

7. Privacy

Your privacy is important to us. We will therefore not sell, rent or provide your personal information to unauthorized entities or other third parties for their independent use without your consent.

8. Default

In the event of default by member, including non-payment of membership fees, the member shall be liable for costs and expenses, including reasonable attorney fees incurred by PresiDental Plan LLC in enforcing this agreement. If the account is forwarded to an outside Collection Agency, the member is responsible to pay the collection fee: 20% of the outstanding balance or \$50, whichever is greater.

9. Governing Law

This agreement shall be governed and construed in accordance with the laws of the Commonwealth of Pennsylvania and member agrees that any dispute arising out of this agreement shall be considered, at the option of PDP, to be within the jurisdiction of the courts of Montgomery County, Pennsylvania.

10. Entire Agreement

This agreement together with the membership enrolment form and the description of the plan constitutes the entire agreement between the parties. Any other representations shall be of no force or effect.

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SIGNATURE _____