



The members of the PresiDental Plan will be welcomed to bright and attractive offices. Pictured is SmileKrafters P.C. — Allentown location.

# A Long-Sought *Solution*

A new deep-discount plan rewrites everything you thought you knew about *affordable, comprehensive dental care*

Your teeth matter. Their health is very important and can easily be linked to your overall health, too. Gum disease can allow bacteria to enter your bloodstream, leading to infections in other parts of the body. Research suggests that heart disease, clogged arteries and stroke can be linked to oral bacteria, as can premature birth and low birth weight and certain immune system disorders.

## THE PROBLEM WITH INSURANCE

But even so, millions of Americans, including approximately 43 percent in the metropolitan Philadelphia area have no dental insurance. And the people who do have insurance are woefully underinsured for their needs, paying thousands of dollars out-of-pocket for procedures for which they were sure they were covered.

This reality bothered Bhaskar Savani, D.M.D., M.Sc., D.T.C., creator of My Family Dental Care, an organization aimed at finding patients the right dentist to meet all their unique dental needs. He was fed up with what he saw as the overly complicated and restrictive policies of virtually every dental insurance carrier in the country. “Insurance puts up roadblocks to utilization, from deductibles to percentage covered, so many people don’t go to the dentist,” says Dr. Savani. “In fact, I can guarantee you, if you have dental insurance, you have no idea what your policy says, what

coverage you have. This used to be mainly a problem for people in the lower socio-economic level, but with the economic meltdown, many middle-class families are having trouble going now.”

There are other problems. Because of insurance policies, says Dr. Savani, the first thing some dentists do is go over the patient’s insurance coverage, looking for what is covered more than what is needed. “This creates stress and distrust. There is no pain but they want to replace fillings and do x-rays anyway,” he says. In addition, costs have gone up dramatically, while coverage has not. “A crown that might have cost \$90 in the 1960s, today costs \$1000. But your coverage is still just \$1000. Unfortunately that means your dental insurance for the year could be wiped out with one crown,” he says.

## THE PRESIDENTAL PLAN

Frustrated by the overwhelmingly common problem of not



Offices linked to the PresiDental Plan come in all different styles, offering the very latest in fun, anxiety-reducing dental stations.

having dental insurance or being under-insured, Dr. Savani designed the PresiDental Plan. “I wanted to create efficiency and remove the complex structure of dental insurance,” says Dr. Savani. “I wanted to create an environment that, regardless of whether or not you have expensive insurance, no insurance, or MediCare, you can come into a high-end facility that treats you with dignity, where there is no discrimination, and where the focus is on your dental problems, not on unnecessary dental procedures.”

The PresiDental Plan, which launched in September, is not an insurance plan but a deep-discount dental plan that provides affordable, comprehensive top-of-the-line dental care. In it, there is no pre-authorization required, no waiting period, no pre-existing condition clause, no yearly maximum and no claims to submit. Signing up is easy and immediately you will have affordable dental care covered by hundreds of area dentists. This plan can be used for all your dental needs, or can work secondary to any insurance plan in which you are enrolled.

The PresiDental Plan has three levels of membership plans designed to provide general dental care: The Red, White and Blue plans. They vary from how much you want to pay monthly (Red \$0.99/person/day, White \$1.97/person/day, Blue \$3.29/person/day) to how much the individual charges would cost. Contract terms are for one year for the Red plan, two years for the White plan and three years for the Blue plan, and the plans offer multi-month billing cycles. Each offers a Family Plan with an additional 10-percent discount. Orthodontic services are also available through additional plans.

Because the program is based on general dentistry, specialty services such as complex surgical extractions, complex root canals, implants, advanced cosmetic dentistry, periodontal surgery and care for advanced periodontics are not covered but are offered in-house, and are available to members at a 30-percent discount of the regular price.

One of the main goals of his plan, says Dr. Savani, is transparency. “Everything about the plan is spelled out on the company’s website, from what is covered to how much it will cost to any applicable terms and conditions,” says Dr. Savani. “We have everything in our plan right there on our website. There are no hidden costs or restrictive policies that will surprise you later. All procedures within the scope of general dentistry are covered.” The plan emphasizes preventive dental care rather than invasive dental procedures.

Dr. Savani is a big believer in preventive care, so that’s the foundation of the PresiDental Plan. To keep patients healthy, it includes such aspects as check-ups two or three times a year, as well as using sealants and topical fluoride. “We are trying to raise the bar. We want to make dental care affordable and comfortable



State-of-the-art, clean dentist offices add to the beneficial aspects of the affordable, comprehensive PresiDental Plan.

for patients,’ says Dr. Savani. He also follows evidence-based dentistry. “If you are bothered by it, we look at it. We don’t just do dental work because your insurance covers you for it,” he says.

For those looking for dental care, My Family Dental Care brings together some of the country’s finest dentists and dental specialists under one roof. A valuable resource center for patients, the site provides the closest dental practice that delivers to their specific dental needs. To do that, My Family Dental Care has partnered with various dental practices—35 offices in the Philadelphia Region. My Family Dental Care serves patients of all ages and accepts all major dental insurances.

## ABOUT DR. SAVANI

A 1995 graduate of Temple University School of Dentistry, Dr. Savani is the founder, president and CEO of Savani Group Dental Practice, based in Fort Washington, PA, which includes 18 dental corporations, 40-plus dental facilities and 100-plus dentists in Pennsylvania and New Jersey. Dr. Savani created the web-based dental practice management software, Dentaweb®; founded Pennsylvania-based dental labs serving hundreds of dentists in the U.S.; established U.S. FDA-listed Crown & Bridge lab, with customers all across the globe; and is director for Fidelio Dental Insurance Company, which operates in Pennsylvania, New Jersey and Delaware. He is a member of the American Dental Association and the U.S.-India Business Council (USIBC).

In addition, Dr. Savani is president and CEO of the India-based Agriculture Produce Marketing Company-SAVANI FARMS, working toward uplifting socio-economic structure of farmers by creating new market for their produce. In 2002, Dr. Savani formed and became Chairman of the Board of Organica, Inc., a company dedicated to reduce toxic chemical use in daily human life by creating enzyme-based products for home, garden and industrial use.



Bhaskar Savani, DMD, MSc, DTC

For more information about the PresiDental Plan, visit [www.presidentalplan.com](http://www.presidentalplan.com) or call 1-877-503-6601

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