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## COVERAGE INCLUDES

### Examination/Cleaning

- New Pt Comprehensive Exam 100%
- Periodic Exam (one/year) 100%
- Comprehensive Periodontal Exam (one/year) 100%
- Limited Exam (emergency-one/year) 100%
- Prophylaxis (two/year) 100%

### Radiographs

- Panorex (onc/3-5yrs) 100%
- Bitewings (one/year) 100%
- Periapical (one/year) 100%

### Orthodontic Services

- Full Orthodontics \$1,500 OFF (Free consultation)

### Other Services 20% Discount

- Fluoride
  - Periodontal Therapy
  - Fillings
  - Crowns, Bridges
  - Root Canals, Extractions
  - Dentures & Partials
  - Implants
  - Nitrous Sedation
  - Cosmetic Dentistry including whitening
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## YEARLY MEMBERSHIP DUES

First family member	\$375
(average of 30% off)	
Second family member	\$350
Addl' family members	\$325

**NOTE: All family members must live in same household or be a full time student.**

There's no ID card, no group or member number to bring! All your membership information will be kept in your electronic record. Your effective date is the day you sign up and your renewal date is the same date every year.

**Pay with your health savings account (HSA)**

## Sign up is simple

Just visit our website at [Kowalski-dental.com](http://Kowalski-dental.com) or stop in the office at your convenience.

Tell all your family and friends. Enroll today and start saving !!

## TERMS AND LIMITATIONS OF THE PLAN

- This is a dental discount plan and is NOT dental insurance.
- It cannot be combined with any other dental insurance.
- It is good only for Kowalski Dental. Therefore, if you are referred to a specialist, they will NOT offer this discount.
- Should there be dental treatment needed following any type of injury where a lawsuit and therefore outside medical, care, disability or workman's comp type insurances are involved, this discounted plan cannot be used.
- This plan is NON-Transferable- Family members cannot be substituted for another family member.
- It is NON-Refundable-no refunds given if patient chooses not to use their dental plan.
- Rates are subject to change annually.
- Payments for services are due at time of service. If you choose to extend your payment for treatment by paying through CareCredit®, the discount is reduced by 10% due to merchant fees.
- This offer cannot be combined with any other offers.
- **For orthodontic treatment, participant must remain a plan participant the entire duration of orthodontic treatment.**

## Benefits to In-House Dental Plan

- Two Cleanings Per Year
- Discounted Dental Fees
- No Annual Maximum
- No Deductible
- No Pre-Authorization
- No Wondering What Insurance Will Pay Toward Your Treatment
- No Waiting Periods
- Cosmetic Dentistry Included

## Office Hours

Monday 9-6

Tuesday 8-5

Wednesday 9-6

Thursday - Closed

Friday 8-4

We believe in getting to know our patients on a personal level so that visits to our office feel more like they are visiting family. It is our practice to create friendships with our patients that last many years, and to build their trust in us as their dental team.

If you have any questions please feel free to call.

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KOWALSKI DENTAL OFFICE, S.C

WE MAKE YOUR SMILE A MASTERPIECE

## Kowalski Dental Office S.C.



Making your smile a  
masterpiece since 1957

And now making care more  
affordable

IN-HOUSE DENTAL  
PLAN

For patients without  
Dental Insurance

Kenneth J. Kowalski D.D.S.  
Andrew J. Kowalski D.D.S.