

In January 2016, the City of Montgomery awarded Cost Plus Dental a contract to provide care to its employees, retirees, and their dependents.

### HOW DOES IT WORK?

Cost Plus Dental has a contractual agreement to care for members of the City of Montgomery. The contract fees covered by the City allow us to provide low-cost dental care to you without the limits and restrictions associated with other dental plans.

Enrollment is only available for members who are on the City's health plan. This benefit is included in the premium you pay for your health insurance – there is no premium change should you wish to enroll.

During Annual Open Enrollment ONLY, you may enroll or Opt Out (if currently enrolled) in Cost Plus Dental. You must remain on the plan for a minimum of 12 months (October 1 – September 30)

### COMPARE AND SAVE.

Traditional Dental Insurance is not truly insurance, but merely a benefit plan meant to encourage patients to get routine care. That is why most plans allow free or low-cost preventive care such as regular cleanings. However, by imposing annual limits, deductibles and other restrictions, these plans shift most of the cost of care to the patient. This allows the dental insurance company to keep most of the premiums paid as profit.

The Cost Plus Dental model is not insurance and we use our contract fees to cover the fixed cost of care. This enables us to offer members extremely low prices on most procedures. As a member of Cost Plus Dental, there is no insurance company that can deny payment on a procedure leaving you with a large bill. In addition, our providers are paid a salary to care for your dental needs, which reduces the incentive to over treat.

- + No Annual Limits
- + No Claim Forms
- + Clearly Marked Low Fees
- + Includes ALL Procedures (even elective cosmetic)
- + Free Cleanings, Exams and X-rays

**DARE TO COMPARE**  
*Savings You Can See!*

#### Crown With Build Up

Typical Cost .....	\$1100
With Typical Insurance.....	\$450
<b>Cost Plus Dental.....</b>	<b>\$225</b>

#### 3 Unit Bridge

Typical Cost .....	\$3100
With Typical Insurance.....	\$1150
<b>Cost Plus Dental.....</b>	<b>\$650</b>

#### Three-surface Filling

Typical Cost .....	\$227
With Typical Insurance.....	\$61.8
<b>Cost Plus Dental.....</b>	<b>\$30</b>

#### Veneer

Typical Cost .....	\$900
With Typical Insurance.....	\$900
<b>Cost Plus Dental.....</b>	<b>\$200</b>

#### Bleaching

Typical Cost .....	\$400
With Typical Insurance.....	\$400
<b>Cost Plus Dental.....</b>	<b>\$100</b>

#### Sedation

Typical Office.....	\$275
<b>Cost Plus Dental.....</b>	<b>\$50</b>

\*Prices subject to change.

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[www.costplusdental.com](http://www.costplusdental.com)