

Koubsky Dental Savings Plan Guidelines

- All savings plan membership fees are due and payable in full at the time of registration
- All savings plan membership fees are non-refundable
- All additional charges are due the day of service
- Savings plan duration is for one full year, starting on the registration date
- Savings plan coverage expires at the end of the membership year, otherwise benefits are null and void
- There will be a \$50 reinstatement fee if your membership is not renewed annually
- Benefits can not be carried over to the next membership year

Koubsky Dental Savings Plan Exclusions and Limitations

- Savings plan members can not use any other dental coverage with this plan
- The savings plan will not cover any portion of specialist referral
- The savings plan will not apply to costs of dental care for injuries covered under workman's compensation
- The savings plan will not apply to dental care for which, in the sole opinion of the treating dentist or doctor, lies outside the realm of their capability
- The savings plan will not apply to hospitalization or hospital charges of any kind
- Covered benefits of the savings plan are available only at the office of Robert W. Koubsky, D.D.S. (3400 1st St. N. Suite #102 St. Cloud, MN 56303)

This is a dental savings plan, not a dental insurance plan.

Savings not valid in conjunction with dental insurance or any other dental plans. The office of Robert W. Koubsky, D.D.S. reserves the right to modify, change, or discontinue the Koubsky Dental Savings Plan, fees, terms, and services at the company's discretion.