



KAY FAMILY & COSMETIC DENTISTRY PROGRAM & FEE POLICY

Updated on January 9, 2016

KAY SAVINGS PROGRAM

1. The membership requires one year contract and is renewable annually.
2. Members are eligible for exam and cleaning at no charge twice per year with six month interval, 75% discount of the regular rate for fillings and periodontics maintenance, and 50% for all other treatments.
3. Maximum benefit is \$2,500 per person per year and the fee for treatments should be paid when treatment is rendered.
4. Membership application fee is \$20 for single and \$30 for family, which is due at the sign up. The application fee is waived for contract renewal and the members who withdrew from the program or whose membership was cancelled should pay the application fee again to rejoin the program.
5. Program fee is as follows:

Membership Type	Standard Rate	Monthly Payment Option	Annual Payment Option (10% off)
Single	\$378	\$198 at the sign up and \$30 per month for the following 6 months	\$340 at the sign up
Couple with no child	\$718	\$358 at the sign up and \$60 per month for the following 6 months	\$647 at the sign up
Family with one child	\$932	\$452 at the sign up and \$80 per month for the following 6 months	\$840 at the sign up
Each additional child	\$214	\$94 at the sign up and \$20 per month for the following 6 months	\$193 at the sign up

6. For the monthly payment option, a down payment should be paid at the sign up before the first exam and cleaning and then the monthly fee by the first day of the following month for the following six months. For an example, if a patient sign up for a single membership on January 10, the person should pay \$198 at the sign up and then \$30 by February 1 and on for the following 6 months.
7. 1% late fee will be charged per month for past due payments. If payment is past due over 90 days, the membership will be canceled.
8. For the annual payment option, 10% discount of the standard rate is offered. 100% of the fee should be paid at the sign up.
9. For the family membership, only spouse and children under 18 are eligible. Children attending college are eligible if less than 24 years old. Kay Dentistry may request a legal document proving the age, family relationship, and college attendance for the verification of eligibility.
10. If a member is not satisfied with the program, the member can withdraw from the program anytime. In this case, regular fees will be charged for all of the treatments offered during the contract period and membership fee for the remainder period will be refunded calculated by the number of days remained of the contract after deducting the additional treatment fee.

FEE COLLECTION

1. Patients may pay fee for treatments with cash, check or credit card.
2. For returned checks, \$25 processing fee will be charged.
3. 1% late fee will be charged per month for past due payments.
4. Payments past due over 90 days will be sent to a collection agency and the patient will be responsible for all the related cost.

DISCOUNT & SPECIAL OFFERS

1. In principle, discounts, coupons, and special offers cannot be combined if not specifically offered by the clinic administration; patients have to choose an option most suitable to them.
2. Kay dentistry offers a gift (crafted mug cup) to new patients.
 - a. Patients using coupon(s) are not eligible for gifts.
 - b. The gift is for adult only; depending children are not eligible.
 - c. Gift will be offered only after treatment is offered and fee is paid in full.
 - d. The offer is only while supply last and may discontinue anytime.
3. Kay dentistry offers \$25 treatment credit per patient referral.
 - a. The credit is offered only after treatment is rendered for the referred patient.
 - b. There is no limit on the number of referrals.
 - c. For patient with dental insurance, family members are eligible for the referral credit.
 - d. For patient with Kay Savings Program, depending family members are not eligible for the referral credit.
 - e. Patients using coupon(s) are not eligible for referral credit.

The Kay Family & Cosmetic Dentistry reserves the rights to change without notice any statement in this policy concerning, but not limited to, fees and policy.