

Value Comparison

	Membership Savings Club	Traditional Insurance
Annual Maximums	No	Yes
Claim Forms	No	Yes
Deductables	No	Yes
"Missing Tooth" Clause	No	Yes
Waiting Period	No	Yes
Continuous Open Enrollment	Yes	No
Courtesy on Cosmetic Services	Yes	No
Pre-Existing Conditions	Yes	No

*Comparisons to our membership savings club and insurance plans are hypothetical and based on typical coverage. They are not intended to be construed as comprehensively representative of all plans or dental policies.