

Terms and Limitations

- This is a dental savings plan and is NOT dental insurance. Participation cannot be combined with any other offer or dental discount / insurance plan.
- This plan is valid ONLY at Tosto Family Dentistry. Therefore, this plan cannot be utilized toward any treatment completed by a specialist.
- This plan is NON-TRANSFERABLE and cannot be transferred to another party or uncovered family member.
- The enrollment fee is NON-REFUNDABLE – no refunds are given if a patient does not use his/her plan, or for any other reason.
- This plan is not valid for any treatment necessary resulting from an injury where an insurance company would be involved. Such as: workman’s comp, disability insurance, school insurance, auto insurance, etc. or anything involving a lawsuit.
- Payment for services is due IN FULL, at the time of service. Should any sort of payment arrangement be necessary, whether in-house or through Care CreditSM, the discount will be reduced to 5% due to processing and administrative fees.
- Enrollment fees are subject to change annually.
- All treatment fees shall be based on the current practice fees, and not the fees of any other dental plan. Treatment fees are subject to change without notice.
- This plan is valid on services only, not any products sold in the office.
- Annual enrollment fees are due IN FULL at the time of enrollment. No exceptions.
- Enrollment date will begin on the first of the month in which beginning enrollment. The plan will end 365 days from the first of the month enrolled. (Example: If enrolling January 15th, the plan will be backdated to January 1st. This is solely for bookkeeping purposes. If treatment had been completed any time between January 1st and the enrollment date, the discount that would’ve been applied to that visit will be deducted from the enrollment fee. The plan would then end on December 31st.)
- Family members (who must all reside in the same household, or be a full-time student) may enroll at different times during the year. However, the end date of the coverage year shall remain the same for ALL family members, namely the same as the expiration date of the first family member to enroll. Again, this is solely for bookkeeping purposes. To maximize coverage, it is best for all family members to enroll during the same month.
- If all family members are enrolled the same day, a 10% discount can be deducted off the enrollment fee of each additional plan of equal or lesser monetary value.
- Exams, x-rays, cleanings and fluoride (if applicable) allotted MUST occur within the year of enrollment and cannot be carried over to the next year.
- The plan must be currently in effect to receive any of the above mentioned benefits.
- We will contact members approximately one month prior to the plan expiration date. If members choose to enroll for another year, prior to the plan expiring, we will offer 5% off the enrollment fee as an “early-renewal discount”.
- Discounts may not be combined.
- Exclusions may apply.
- These Terms and Limitations are subject to change at any time, without notice.

If there are any questions regarding these Terms and Limitations, please see one of our administrative team members.