PINE PARK FAMILY DENTISTRY

FAMILY TREE

PRIVATE DENTAL MEMBERSHIPS

2027 Membership Terms Conditions Limitations and Exclusions

A preventive care and discount program for eligible services performed at Pine Park Family Dentistry

Family Tree is not dental insurance. It is a private membership program administered solely by Pine Park Family Dentistry. Membership benefits are available only while the membership is active and in good standing.

2027 Membership Pricing

Membership	Annual payment	Monthly payment	One time activation fee
Pine Park Kids	$433	$41	$25
Pine Park Essential	$449	$42	$25
Pine Park Duo	$918	$86	$35
Pine Park Family	$1,436	$135	$50
Pine Park Perio	$918	$86	$25
Additional eligible child	$250	$23	Same as Family plan

Annual payment is due at enrollment and has no activation fee. The one-time activation fee applies only to monthly-payment enrollments and is collected with the first monthly payment. Monthly payments are a 12-month financial commitment and total more than annual payment.

Important: Membership fees and any applicable activation fee are nonrefundable except as required by applicable law. Prices, benefits, and terms may change for a future membership term at renewal; standard treatment fees may change at the time treatment is provided.

Pine Park Family Dentistry

314 Pleasant Ave S, Park Rapids, MN 56470 | 218-732-4466

1. Membership Options

1.1. Available plans

- **Pine Park Kids:** Individual membership for children 13 years of age or younger.
- **Pine Park Essential:** Individual preventive membership for patients 14 years of age and older.
- **Pine Park Duo:** Membership covering two adults who meet the household requirement.
- **Pine Park Family:** Membership for either two adults and two children, or one adult and three children, who meet the household and age requirements.
- **Additional eligible child:** An eligible child may be added to Pine Park Family for $250 annually or $23 monthly per child.
- **Pine Park Perio:** Membership for patients requiring ongoing periodontal maintenance, including up to four periodontal maintenance visits (D4910) and one fluoride treatment annually.

2. General Terms and Conditions

2.1. Membership program

Family Tree Private Dental Memberships are preventive-care and discount programs administered solely by Pine Park Family Dentistry. They are not dental insurance, do not provide insurance coverage, and are not intended to replace comprehensive dental insurance.

2.2. Participating dental office

Benefits and discounts are valid only for eligible services performed at Pine Park Family Dentistry, 314 Pleasant Ave S, Park Rapids, MN 56470. Benefits are not transferable to another dental office, healthcare provider, or person.

2.3. Membership duration

Each membership is established for a twelve (12) month period beginning on the membership activation date. Members may choose annual payment or twelve monthly installments. A monthly payment plan requires a 12-month financial commitment.

2.4. Membership payments and activation fee

Annual membership fees are payable upon enrollment. Monthly payments are automatically charged to the payment method authorized by the member. The one-time activation fee listed for the selected plan is charged only for monthly enrollment and is collected with the first monthly payment. There is no activation fee for annual payment. Membership fees must remain current for members to receive benefits.

2.5. Membership renewal

Memberships are valid for twelve months from activation. Renewal pricing and terms will be communicated before the next membership period. Membership prices, included services, and discounts may change at renewal. Memberships will not automatically renew unless the member separately authorizes automatic renewal.

2.6. Cancellation and nonrefundability

Cancellation requests must be submitted to Pine Park Family Dentistry. Membership fees and applicable activation fees are nonrefundable except as required by applicable law. Cancellation does not automatically eliminate amounts owed for services already received, unpaid membership installments, missed-appointment charges, or other valid financial obligations. Refund eligibility, if any, is determined under the signed membership agreement and applicable law.

2.7. Membership changes

Changes for future membership periods will not reduce benefits already purchased during an active term unless permitted by this agreement and applicable law.

2.8. Membership suspension or termination

Pine Park Family Dentistry may suspend or terminate membership privileges for fraudulent enrollment or misrepresentation; failure to make required membership payments; failure to pay outstanding treatment balances; abuse of membership privileges; or another material violation of this agreement. Termination will be handled according to applicable law and the practice's professional obligations.

3. Family Membership Eligibility

3.1. Household requirement

All individuals enrolled under Pine Park Duo or Pine Park Family must reside at the same primary residential address. Pine Park Family Dentistry may request reasonable verification of household eligibility.

3.2. Pine Park Family configurations

The base Pine Park Family membership covers either (a) two adults and two children, or (b) one adult and three children. Children must be 13 years old or younger at enrollment or renewal. A child who turns 14 during an active term may continue existing benefits until the next renewal.

3.3. Additional children and household changes

Additional eligible children residing in the qualifying household may be added for $250 annually or $23 monthly per child. Members must notify the office when an enrolled person no longer resides in the qualifying household. Eligibility changes will be addressed at renewal or as otherwise permitted by this agreement.

3.4. Individual benefits

Each enrolled family member receives that person's own preventive services and treatment discounts. Unused services cannot be transferred to another family member.

4. Membership Benefits and Limitations

4.1. General benefit limits

Memberships include only the services and quantities specifically identified in the selected plan and this agreement. Additional services are billed separately. All services, imaging, and treatment are subject to the professional judgment of the treating dentist and clinical necessity. Enrollment does not guarantee a particular procedure, appointment availability, or treatment outcome.

4.2. Preventive services

Service	Included benefit and limitation
Routine cleanings	Kids, Essential, Duo, and Family: up to two routine preventive cleanings per enrolled member each 12-month term.
Routine examinations	Up to two routine dental examinations for each eligible member during the membership period.
Routine X-rays	Included according to the selected plan's allowance and only when clinically indicated. Additional X-rays are billed separately.
Emergency examination	Up to one emergency examination with associated X-ray per eligible member each term, when clinically indicated. Additional emergency visits or imaging are billed separately.
Fluoride	Kids: up to two fluoride varnish treatments per term. Perio: one fluoride treatment per term. Other additional fluoride is billed separately.
Perio maintenance	Perio: up to four periodontal maintenance appointments (D4910) per 12-month term, scheduled according to clinical recommendation.

4.3. Periodontal treatment

Routine preventive memberships do not include periodontal maintenance (D4910). A patient requiring periodontal maintenance must enroll in Pine Park Perio or pay separately. Perio maintenance is provided only when clinically indicated and after appropriate active periodontal therapy. Initial scaling and root planing (SRP) is not included in the membership fee.

4.4. Unused benefits

Unused preventive services do not accumulate, roll over, or transfer into a later membership period, and have no cash value.

5. Discounts on Additional Dental Treatment

Active members receive discounts on eligible dental services performed at Pine Park Family Dentistry. Discounts apply to the practice's standard fees in effect at the time of treatment. They do not apply to services already included in the membership fee, cannot be combined with other discounts, promotions, or insurance benefits, and are available only while membership is active and in good standing.

Treatment category	Member discount
Routine restorative fillings	10%
Eligible crowns and core buildups	10%
Root canal treatment	10%
Routine tooth extractions	10%
Scaling and root planing (SRP)	10%
Eligible additional preventive services	10%
Eligible panoramic radiographs	Up to 10%
Sealants for Pine Park Kids	15%
Eligible dentures and partial dentures	5%
Eligible fixed bridges	5%
Eligible implant-supported crowns	5%
Eligible occlusal guards	5%

An eligible panoramic radiograph may receive a discount of up to 10%, as determined by the practice's current fee schedule; this does not apply to CBCT imaging, which is excluded.

6. Appointment Cancellation Policy

Pine Park Family Dentistry reserves appointment time specifically for each patient. Patients must give at least twenty-four (24) hours' notice to cancel or reschedule. An appointment canceled with less than 24 hours' notice, or missed without notice, may result in a $70 hygiene appointment cancellation fee or a $100 doctor appointment cancellation fee. These fees apply to membership and nonmembership appointments and are not covered by membership benefits.

7. Payment Responsibilities

7.1. Payment at time of service

Payment for dental treatment not included in membership is due at the time of service unless prior written financial arrangements have been approved.

7.2. Discounts and balances

Eligible treatment discounts are applied before payment is collected. Members remain responsible for all outstanding balances, including treatment charges, membership payments, and applicable fees.

7.3. Returned or declined payments

If an automatic payment is declined, the office may contact the member to arrange another payment method. Benefits may be suspended if payments remain outstanding, subject to this agreement and applicable law.

7.4. Collections

Unpaid balances may be referred for collection in accordance with applicable Minnesota and federal law. Interest, collection expenses, or attorney fees will be assessed only when authorized by a valid agreement and permitted by law.

8. Plan Limitations

- Benefits are available only during an active membership period.
- Routine preventive cleanings are limited to two per membership period for eligible nonperiodontal members.
- Periodontal maintenance is limited to four visits per membership period under Pine Park Perio.
- Additional examinations, X-rays, and preventive services beyond stated allowances are billed separately.
- Discounts apply only to eligible treatment performed at Pine Park Family Dentistry.
- Treatment begun before membership activation is not eligible for retroactive discounts; services after expiration are not eligible for benefits.
- Replacement of restorations or dental appliances must be clinically necessary. Lost, stolen, or damaged appliances are not automatically covered.
- Benefits cannot be transferred, exchanged for cash, or applied to another person's treatment.
- Additional treatment costs remain the member's financial responsibility.

9. Plan Exclusions

Unless specifically included in the selected membership or otherwise authorized in writing, the following are excluded from membership benefits and discounts:

Category	Excluded services
Cosmetic and elective	Teeth whitening or bleaching; cosmetic veneers; elective cosmetic procedures; cosmetic injectables.
Implant and surgical	Dental implant placement; bone grafting and bone regeneration; sinus augmentation; other advanced surgical procedures specifically excluded by the practice.
Orthodontic	Traditional braces; clear aligners; orthodontic appliances and related treatment.
Sedation and anesthesia	Intravenous sedation; general anesthesia; anesthesiologist services; nitrous oxide sedation.
TMJ and sleep related	Therapeutic Botox; TMJ Botox Starter and Maintenance Packages; sleep apnea appliances and treatment; other TMJ therapies not specifically identified as eligible.
Diagnostic and outside	Cone beam CT (CBCT) imaging; outside specialists; hospital services; outside medical services; prescription medications; separately billed outside laboratory charges.
Previously started or completed	Treatment before activation; after expiration; or already in progress when membership begins.
Other	Treatment not clinically recommended; services by another dental practice; prohibited combination with insurance or other benefits; replacement of satisfactory restorations solely for preference or convenience; services not specifically included or eligible for a discount.

10. Dental Insurance and Other Benefits

Family Tree Private Dental Memberships are designed primarily for patients without traditional dental insurance. Membership benefits cannot be combined with dental insurance benefits for the same treatment. Fees are not insurance premiums, and the program does not reimburse dental expenses at other facilities. Patients are responsible for determining whether membership payments or treatment expenses qualify for reimbursement through an HSA or FSA.

PINE PARK FAMILY DENTISTRY

Patient Enrollment Payment Authorization and Signature

Family Tree Private Dental Memberships 2027

Complete this page after reviewing the Membership Terms, Conditions, Limitations and Exclusions. For a family plan, the financially responsible adult signs for all enrolled dependents.

A. Membership Selection

Selected plan: [ ] Kids [ ] Essential [ ] Duo [ ] Family [ ] Perio

Payment option: [ ] Annual payment - no activation fee [ ] Monthly payment - 12-month commitment

Membership fee: _____

One-time activation fee, if monthly: _____

Total 12-month membership cost: _____

Membership start date: _____

Membership end date: _____

B. Patient Acknowledgment

- I received and reviewed the Family Tree Private Dental Membership Terms, Conditions, Limitations and Exclusions.
- I understand that this membership is not dental insurance and that benefits are subject to clinical necessity, stated limits, and exclusions.
- I understand the 12-month commitment, the payment obligations for my selected plan, and that monthly payments must remain current for benefits to apply.
- I understand that membership fees and any activation fee are nonrefundable except as required by law, and that price changes may apply at renewal.
- I understand that services not included may result in additional charges and that membership benefits do not cover missed-appointment fees.
- I understand the $70 hygiene and $100 doctor cancellation fees for appointments canceled with less than 24 hours' notice or missed without notice.

C. Recurring Payment Authorization - Monthly Memberships Only

If I select monthly payment, I authorize Pine Park Family Dentistry and its designated processor to charge my authorized payment method for the monthly amount and applicable one-time activation fee for the agreed 12-month term, subject to applicable law and this agreement. A renewal or charges after the initial term require separate authorization.

[ ] I authorize recurring monthly membership payments.

D. Patient or Responsible Party Signature

Patient or responsible party full name: _____

Additional enrolled family members, if applicable:

_____

Signature: _____

Date: _____

Email address: _____

Phone number: _____

E. Office Use Only

Plan: _____ Enrollment date: _____ Payment: [ ] Annual [ ] Monthly

Activation fee collected: [ ] Yes [ ] No [ ] Not applicable Staff member: _____

Practice implementation note: This document is not represented as having completed legal review. Pine Park Family Dentistry should have Minnesota counsel review the membership, cancellation, nonrefundability, and recurring-payment provisions before use or distribution.