

# A New Alternative to Dental Insurance

# PAYDENT<sup>®</sup>

Helping Everyone Afford High-Quality, Hassle-Free Dental Care



## No insurance hassles! Fair compensation! Patient dental-care savings account!

### With *PayDent*:

- Insurance frustrations are totally eliminated
- There are no sign-up or annual fees
- Billing patients and sending statements are a thing of the past
- You and your patient exclusively determine treatment—there's no input from a third party

### How *PayDent* works:

- Instead of paying monthly insurance premiums, patients make deposits to their *PayDent* account, building funds that are used to pay for their dental treatments
- When they have enough, they schedule an appointment with you
- After treatment, while they are still in your office, payment is requested to be transferred from their *PayDent* account via ACH directly to your account—there are no claims to process, no rejections, no treatment caps and no waiting periods

"When comparing *PayDent* and a widely available PPO, in one typical five-year scenario, with *PayDent*, the dentist was paid 47% more, and the patient paid 25% less, because *PayDent* reduced the third-party portion by 90%."

—Kevin Patterson, DDS, *PayDent* co-founder

### What *PayDent* covers:

- Routine exams and checkups
- Fillings
- Crowns
- Root canals
- Oral surgery
- Braces
- Implants
- Cone beams
- Bridges
- Crown lengthening
- Tissue regeneration
- Preventive, specialty and preferred procedures
- Cosmetic procedures that insurance won't cover, like teeth whitening
- **And more!**

### *PayDent* pricing:

- There are no up-front costs for you or your patients
- *PayDent* pays you 80% of the ADA national average fee, and patients pay 85%
- If you operate a specialized practice, you can bill patients directly for the difference between your fee and the 80% of the ADA pricing that *PayDent* pays

Sign up for *PayDent*!  
No cost!  
No risk!  
Opt out at anytime!



paydent.com | 312-505-3636 | info@paydent.com

Turn over for dental insurance vs. *PayDent* comparison.

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How is **PayDent** different from dental insurance?

## Dental Insurance

vs.

## PayDent

Dental insurance plans limit what procedures are covered. Many exclude cosmetic procedures and implants.

**PayDent** doesn't limit what procedures your patient can have. Your patients can use **PayDent** to pay for any procedure, including cosmetic procedures and implants, that the two of you agree that they need—without input from a third party!

Dental insurance companies set the amount for monthly premiums and can increase it.

**PayDent** doesn't set a monthly deposit amount; your patients decide how much to put in their **PayDent** account each month, and they can increase or decrease it at any time.

Dental insurance plans commonly have annual deductibles and copayments on all but preventive procedures.

**PayDent** doesn't have any annual deductibles or copayments on any dental treatments. **PayDent** covers all dental treatments.

With dental insurance, you and your patients often don't know if, or how much, insurance will pay for a procedure.

With **PayDent**, there is no guessing. **PayDent** always pays 80% of the ADA national average Survey of Dental Fees.

When patients pay monthly premiums to an insurance company, that money becomes the insurance company's money. To recover any of that money, a claim must be filed.

With **PayDent**, your patients' money is their money, and they use it to pay you for their dental care.

If your patients stop paying monthly premiums to an insurance company, they lose their coverage and the money they've paid into it.

Your patients can stop making payments to their **PayDent** account at any time, and the money remains there and can be used anytime to pay for their dental care. They also can close their **PayDent** account at any time for any reason and get 95% of their money back.

Traditional insurance companies have a lot of overhead and must make a significant amount of money to survive.

**PayDent** is cloud based, so it doesn't need to make a significant amount of money to cover overhead costs to survive.

Insurance companies compete with dentists over the money available for dental treatments.

**PayDent** doesn't compete with dentists over the money available for dental treatments. **PayDent** works **with** dentists to provide great rates, so everyone can afford high-quality dental care.

Insurance companies view paying claims as a loss.

**PayDent** views patients getting the dental care they want and need as a win!