## **Dr. Carlos H. Melendez**



Well... I grew up in a small town in Puerto Rico called Cidra. Ever since I was in tenth grade I knew I wanted to be a Dentist. I enjoy being able to contribute and see immediate results in people's lives. During my college years, while I was doing my Bachelor in Biology, I found the passion for cycling and I have not stopped riding ever since.

I went to University of Puerto Rico, School of Dentistry for a Doctorate degree in Dental Medicine. During my years in dental school I met my wife and after finishing dental school we were both accepted at Lutheran Medical Center in Brooklyn, New York, for a General Practice Residency Program. Sheila and I became homesick and returned to Puerto Rico a year later. With our family's support we started our first dental office and with God's grace we had our first child, our beautiful princess Kamila.

In 2005 we moved to Orlando and are now proud to call this beautiful city our home. I worked for a few years as an associate and in 2009 I decided to open Nona Smiles. Soon after with our second office came our second child, Mr. Gustavo, a new experience in our lives. He is a handful and surely keeps us busy.

My commitment ever since was and still is to give people hope with their smile, because there is a story behind each one of them, and to serve everyone like family. This is the reason why I continue to get the best education in the latest trends in Dentistry and Sleep Medicine. I am truly blessed to work with the support of an exceptional team. Together we strive to find new ways to create a more pleasant, relaxing, comfortable and lighthearted experience for our guests while they are in our care. Our team attends trainings, such as phone training and customer service training. All of this with the sole purpose to continue raising the expectation of customer service in healthcare and serve you efficiently the best we can, while changing your life in a positive way.

So, when you walk into our home you will be greeted with a smile and my staff will give you a tour of our facility. We want you to feel welcome and like family because your smile matters. Even though we are not perfect, I am very proud of my team and we will go above and beyond to accommodate your needs with a servant's heart. Thanks for taking a few minutes to get to know me.

# Disadvantages of Dental Insurance

# **Dental Savings Plan**

#### Annual Maximums:

An average insurance plan only allows \$1,000 to \$1,500 to use per calendar year. This means that once those benefits have been maxed out, the insurance company will not cover any other services until the next renewal date (typically January 1st).

#### Missing Tooth Clause:

If you have an existing missing tooth prior to the start of your plan, the insurance company will not pay any benefits for you to have this tooth replaced with a bridge or implant.

#### Waiting Periods:

When enrolling with an insurance plan, it is normal for the patient to have a waiting period, anywhere from 6 to 24 months. This means that services will not be covered by the insurance company until this period has been met even though you are still paying for dental coverage.

# **▶** Downgraded Benefit for Fillings and Crowns:

When a patient has a tooth colored filling placed, an insurance company will typically downgrade the benefit amount and only pay the cost for a metal/silver filling or crown

### **Program Exclusions and Limitations**

This program is a discount plan, not a dental insurance plan. It cannot be used:

- ▶ In conjunction with another dental plan.
- ▶ In conjunction with Care Credit or Alpheon Credit.
- ► For services related to injuries covered under workman's compensation.
- For treatment which, in sole opinion of the treating dentist or doctor, lies outside the realm of their capability.
- ► For referrals to specialists.
- ► For hospitalization charges of any kind.
- For cost of dental care which is covered under automobile insurance.

This plan is only honored at Nona Smiles





Dr. Carlos H. Melendez, DMD

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The Nona Smiles Dental Savings Plan is designed to provide greater access to quality dental care at an affordable rate.

These benefits are available only at: Nona Smiles

#### With your Nona Smiles Savings Plan, there are:

- ► **NO** Yearly maximums!
- ▶ NO Deductibles!
- ▶ **NO** Claim forms!
- ▶ **NO** Pre-authorization requirements!
- ▶ **NO** Pre-existing condition limitations!
- ► **NO** Waiting periods!

## **FAMILY PLAN DETAILS**

The Dual Plan is for parent/child or husband/wife ONLY. The Family Plan includes children 18 and above who are enrolled full-time in school or enrolled in college until age 23. This is a discount plan.

## **PROGRAM GUIDELINES**

- ► There will be a \$50 reinstatement fee if your plan lapses.
- ▶ Plan runs year-to-date from initial purchased day. Cannot be used in conjunction with another dental plan, nor any other discount plan.
- **▶** NON-REFUNDABLE
- No refunds or partial refunds of premiums will be issued. It is the participant's responsibility to utilize the plan during the coverage date and no extensions shall be given.

### **DIAGNOSTICS & X-RAYS**

**FREE** Periodic Exam (2 per year)

FREE Limited Oral Exam, Problem Focused (1 per year)

**FREE** Intraoral - Complete Series (1 every 3 years)

FREE Intraoral - Peripical, first film

FREE Intraoral - Peripical, each additional

FREE Bitewings (4 per year)

#### **PREVENTATIVE**

Adult Prophylaxis (cleaning 2 per year)
Full Mouth Debridement
Gingival Therapy
Periodontal Therapy
Periodontal Maintenance Cleaning
Fluoride
Sealants (No age limit)

## **ALL OTHER PROCEDURES**

Fillings (Tooth color)
Oral Surgery
Nightguard, Sportsguard
Crowns and Fixed Bridges
Veneers, Inlays/Onlays
Dentures (Complete and Partials)
Implants (Surgery and Implant Crown)

A Dental Savings Plan That Will Make You Smile!

# **BENEFIT PREMIUMS**ANNUAL PREMIUMS

Level	SILVER	GOLD	PLATINUM
Individual	\$250	\$350	\$550
Dual	\$450	\$650	\$1000
Family (Up to 3)	\$700	\$950	\$1500
Each Additional Member	\$200	\$300	\$400

SILVER	GOLD	PLATINUM
\$15 co-pay	\$15 co-pay	\$0 co-pay
10%	15%	20%
10%	15%	20%
10%	15%	20%
10%	15%	20%
\$15 co-pay (1/yr)	\$15 co-pay (2/yr)	\$0 co-pay (4yr)
10%	15%	20%
10%	15%	20%
10%	15%	20%
5%	10%	15%
5%	10%	15%
5%	10%	15%
5%	10%	15%
5%	10%	15%

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