

## What is the S.P.O.T. Program?

The S.P.O.T. Program was designed to benefit our patients by creating a custom savings program that allows you to start planning for your child's future orthodontic treatment at an early age, in order to help minimize the financial impact it may have. We know that even with our affordable payment plans and your insurance benefits, adding one more payment to your budget can seem overwhelming. At Chester County Dentistry 4 Children (CCD4C), we are dedicated to making orthodontic treatment affordable, and we want to help!



## How do I enroll and begin saving?

As early as toddler age, you can start your S.P.O.T Program for as little as **\$25 per month!** It's simple! All you have to do is set up an automated monthly contribution with a minimum 6 month enrollment, and the SAVINGS will BEGIN! Select the amount you would like to invest each month. (NOTE: This amount cannot be changed once the S.P.O.T. contract is signed.) CCD4C will deposit your contribution into a FDIC secured escrow savings account. You will then be able to apply your accrued savings towards the down payment when beginning treatment or apply it to lower your monthly payment. It's up to you!

Enroll in our S.P.O.T. Program today, and Chester County Dentistry 4 Children will **match 20% of your total investment up to \$700 when your child is ready to start Treatment.** For example, if you deposit **\$2,000** into your account, we will deposit **\$400** into your account when orthodontic treatment is initiated.

## What are the benefits of participating in the S.P.O.T. Program?

- ◆ As early as toddler age, you can plan ahead and put money away for future orthodontic treatment.
- ◆ Chester County Dentistry 4 Children will match 20% of your total contribution once the doctor advises to begin treatment.
- ◆ You can use the money you have contributed into your S.P.O.T. account towards your down payment to start orthodontic treatment or to lower your monthly payments once treatment is initiated.

## Who can contribute money into my S.P.O.T. account?

We will not turn anyone away for wanting to be a part of giving you or your child the smile you deserve!

A few examples of contributors:

- ◆ Parents
- ◆ Grandparents
- ◆ Aunts
- ◆ Uncles
- ◆ Siblings
- ◆ Friends



## How do I contribute?

We will assist you in setting up a S.P.O.T. account within our system in which your funds will be deposited automatically into an escrow account when you select the amount of your monthly contribution.

## What is the maximum TOTAL amount I can contribute to my S.P.O.T account?

Up to \$3,500.00 can be deposited into your S.P.O.T account.

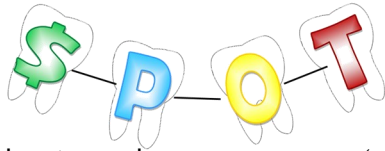


## What are the parameters for my monthly contributions to my S.P.O.T. account?

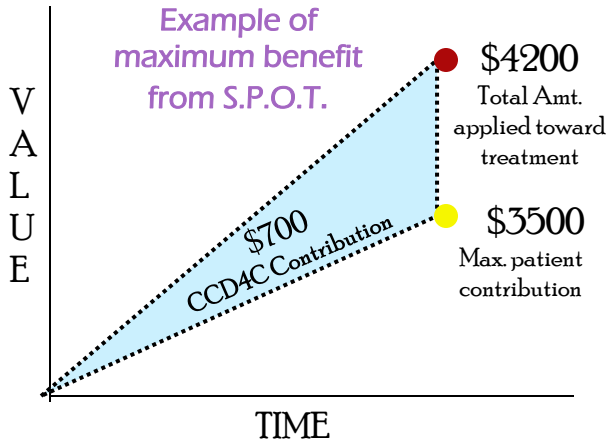
The minimum monthly contribution you can make to your S.P.O.T account is \$25.00. The maximum monthly contribution is \$250.00.

## What happens to the funds in my S.P.O.T. account if I move or decide to not start treatment with Chester County Dentistry 4 Children?

We understand that life happens, so if you decide to move or the patient does not start treatment with Chester County Dentistry 4 Children (CCD4C), then the S.P.O.T Account may be terminated and the responsible party can request a reimbursement which will occur within 20 business days from the cancellation request. CCD4C will charge a 5% administrative fee for early withdrawals or termination of the S.P.O.T savings plan. If treatment is not recommended or prescribed by the doctor, ALL funds contributed to the S.P.O.T. account will be reimbursed 100% without any penalties. The patient, patient's family or any other contributors are not entitled to any of the 20% matching contribution monies deposited from Chester County Dentistry 4 Children.



Look below to see how you can save (and earn!) while you wait for the optimal time to begin treatment with Chester County Dentistry 4 Children **S**aving **P**lan for **O**rthodontic **T**reatment.



For more information about the Chester County Dentistry 4 Children S.P.O.T. Program please visit our website at— [CCKidsDMD.com](http://CCKidsDMD.com)



**WE ADMIT IT—WE LOVE KIDS!  
ALL KIDS, ALL AGES.**

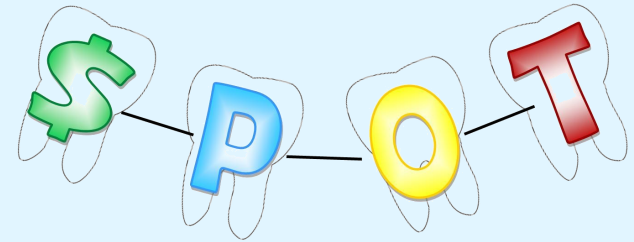
Chester County Dentistry 4 Children offices are bright, welcoming and child-friendly! Our staff—fun, happy and comforting. It’s a place where our doctors and staff, treat every patient as though each was their own child!

Remember, you can set up your S.P.O.T. account as early as your first visit to the pediatrician which is recommended by the American Academy of Pediatric Dentistry (AAPD) to be within the first 6 months that the first tooth erupts, and no later than the **age of ONE**. You can start the S.P.O.T. savings plan then. Just call the number below and begin funding your child’s S.P.O.T orthodontic savings account...It will grow as your child grows!

**FOR INFO CALL—**

**Chester County: 610.918.2400**  
**Lionville: 610.363.2100**  
**Kennett Square: 610.925.5700**

Orthodontists receive an additional two to three years of specialized education beyond dental school to learn the proper way to align and straighten teeth. Only those who successfully complete this formal education may call themselves “orthodontists,” and only orthodontists can be members of the *American Association of Orthodontists*.



Chester County Dentistry 4 Children

**Savings Plan for  
Orthodontic Treatment**

