

# **Dr. Foster Smiles**

## Smilesbydrbob.com

## Robert A. Foster Jr. DMD/PC

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Get Brighter for the Summer! In Office Whitening \$275 (savings of \$200)

\*Pre-Loaded Whitening\* (10 applications) \$72 or 2 pkg \$128

<u>\*Mini Pre-Loaded</u> <u>Whitening\*</u>

\$40 or 2 pkg \$78 (Savings of \$32 on 2)

\*Whitening Strips \$32 (Savings of \$22)



ONE INSURANCE MAXIMUM WILL NOT COVER YEARS OF NEGLECT



#### Dental Insurance- Short and Not so Sweet

Ah, the mystery of dental insurance. Who really understands it? We asked our resident expert, Tabitha, to explain it to us in a nutshell.

When picking an insurance plan, you probably look for the best, cheapest price. Remember, just like other insurance policies, the more you pay, the better the benefits.

First, nearly all dental policies have a maximum amount allowed for treatment per person. Usually, this is between \$1000-1500. This maximum is the total amount that the insurance company will authorize payments. Usually, preventive services are part of that ceiling. On top of that, there is a deductible-per family member, usually, \$50-100. This deductible is the patient's portion, and most plans exempt preventive services from the deductible. Insurance pays with the deductible and total yearly payment in sight. No company ever spends more than the maximum designated on the plan.

Insurance does not pay for everything. Depending on the plan, preventive pays at 100% of their allowed fee. The insurance payment may not be our full fee so you would be responsible for the difference. If we are participating providers on that plan, you may have nothing to pay because we have agreed to subsidize your care; otherwise, you may have an amount due to us. Fillings usually pay at 80%; crowns and bridges, etc. at 50%. Insurance denies some services like cosmetic treatments, may not replace teeth before coverage date, have waiting periods for some services, and some policies disallow white fillings in the back of the mouth and might allocate a silver filling fee subsidy. Read the fine print; that's where they put all the limitations.

If you have trouble finding a plan or don't want the bother of a maximum or deductible, check out Dr. Bob's Smile Plan on our website.

We think it just might be better than most insurance plans out there.

## HOW ABOUT MAKING DAD A GREAT BURGER ON HIS SPECIAL DAY!

## Alton's Burger of the Gods

#### Ingredients

8 ounces chuck, trimmed, cut into 1 1/2-inch cubes

8 ounces sirloin, trimmed, cut into 1 1/2-inch cubes

1/2 teaspoon kosher salt

#### Directions

In separate batches, pulse the chuck and the sirloin in a food processor 10 times. Combine the chuck, sirloin, and kosher salt in a large bowl. Form the meat into 5-ounce patties.

Heat a cast iron skillet or griddle over medium-high heat for 2 to 3 minutes. Place the hamburger patties in the pan. For medium-rare burgers, cook the patties for 4 minutes on each side. For medium burgers, cook the patties for 5 minutes on each side. Flip the burgers only once during cooking.

Food Network.com

# Dr. Bob's Smíle Advantage

We have a new program that allows us to give a family a chance to receive a special gift item from us each month.



It is really easy to do, so be sure to pick up your card soon.



### No Insurance? No Problem!

Brought back by popular demand, this non-insurance benefit plan is perfect for those who have terrible insurance or none at all. The plan covers diagnostic and

preventive at 100% and all other procedures are discounted by 20%. There is no deductible, no missing tooth clauses, no predeterminations required, and no yearly maximums. Contact us for more information.

# We are honored to receive this award another year.



#### Patient of the Month

Jim McAndrew



"It is not the critic who counts; not the man who points out how the strong man stumbles or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who errs and comes up short again and again, but who spends himself in a worthy cause; who, at the best knows in the end, the triumph of high achievement, and who at the worst, if he fails, at least he fails while daring greatly" Theodore Roosevelt

Jim is retired and a Marine Veteran, who faced combat in Viet Nam. He is the father of three girls and has three grandchildren.

For fun, Jim likes target shooting, studying and visiting the history of our founding fathers, and watching the New York Yankees.

We love this long time patient coming to see us. He has such a pleasant outlook on life that his attitude is contagious.

Congratulations, Jim!