qcd DENTAL BENEFITS

Metroplex Sand

The QCD of America Dental & Vision Benefit Program is a managed cost program offering a large selection of highly qualified private practice dental and optical professionals.

The QCD Philosophy

QCD believes that you should pay the lowest monthly cost possible for comprehensive dental and vision benefit coverage for your family. The member benefits from significant cost savings when and if services are used.

Do not pay high premiums for dental benefits – pay for your services when and if used. It just makes good financial sense!

Monthly Cost

	Monthly
Employee Only	No Charge
Employee + Spouse	\$10.00
Employee + Family	\$14.00

Why Select QCD?

When selecting dental benefits, QCD makes good financial sense. QCD allows you to allocate more of your benefit expenditures to your rising medical costs.

A single dental procedure (Root Canal and Crown) could cost you as much as \$2000 with no coverage. The QCD program will allow you to save **up to 60%** on the total cost – that could be as much as **\$1200 in savings** and enough to fund your family's monthly dental and vision benefit costs for several years.

Need more information?

- Contact our Membership Services Department 972.726.0444 or 1.800.229.0304
- See the last page for your enrollment form
- Visit our website at <u>www.qcdofamerica.com</u>

Welcome to the Future of Dental & Vision Benefits...Today!

CCC DENTAL BENEFITS

THE ESTABLISHED STANDARD

(Not an Insurance Plan)

Employee Only Employee + Spouse Employee + Family Monthly No Charge \$10.00 \$14.00

- No Claim Forms, Deductibles or Coverage Maximums
 - Immediate Coverage for all Pre-Existing Conditions
 - Orthodontics (Braces) for Children and Adults
 - May cover children up to the age of 26

◆			
SAMPLE DENTAL	FEE PAID WITH	NATIONAL AVERAGE	SAVINGS WITH
PROCEDURE ¹	QCD OF AMERICA®	DENTAL FEES ²	QCD OF AMERICA®
Oral Exam	\$9	\$35	74%
Full Mouth X-Ray	\$28	\$77	64%
Teeth Cleaning	\$24	\$54	56%
Amalgam (1Surface)	\$28	\$79	65%
Simple Extraction	\$36	\$80	55%
Root Canal (1Canal)	\$185	\$387	52%
Porcelain w/ Metal Crown (lab fees additional)	\$350	\$652	46%
Complete Upper or Lower (lab fees additional)	Denture \$400	\$770	48%

¹ A fee of \$8.00 is charge per appointment for infection control costs. There will be an additional charge for all lab fees less a 20% discount. ² The schedule represents a sample of highly utilized dental procedures. The guerage costs are estimated from data anthered by the U.S. Burger

² The schedule represents a sample of highly utilized dental procedures. The average costs are estimated from data gathered by the U.S. Bureau of Labor Statistics, the American Dental Association, and the Chamber of Commerce Research Association.

♦ Please select any dentist within the QCD Affiliated Dentist Team and make an appointment.

Please be sure to identify yourself as a QCD member and the reduced fee schedule will apply to all charges.

◆ Please call the QCD Member Services Department at 972.726.0444 or 1.800.229.0304 for assistance.

◆Information may be obtained from the web site at <u>www.qcdofamerica.com</u>

Schedule of Programs Fees

Procedure Number

Member Fee

DIAGNOSTIC DENTISTRY

D0120	PERIODICAL ORAL EXAMINATION	\$9.00
D0140	LIMITED ORAL EXAMINATION,	
	PROBLEM FOCUSED	\$12.00
D0150	COMPREHENSIVE ORAL EXAMINATION	\$18.00
D0210	INTRAORAL X - RAY COMPLETE SERIES	\$28.00
D0460	PULP VITALITY TEST	\$15.00
D9999	ASEPSIS FEE (INFECTION CONTROL)	\$8.00
ALL BIT	EWING / SINGLE FILM X-RAYS	

PREVENTATIVE DENTISTRY

D1110	PROPHYLAXIS – ADULT	\$24.00
D1120	PROPHYLAXIS – CHILD	\$24.00
D1203	APPLICATION TOPICAL FLUORIDE - CHILD	\$5.00
D1204	APPLICATION TOPICAL FLUORIDE - ADULT	\$5.00
D1351	SEALANT-PER TOOTH	\$14.00
D1510	SPACE MAINTAINER - FIXED UNILATERAL	\$60.00
D1515	SPACE MAINTAINER - FIXED BILATERAL	\$75.00

A specific preventative treatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.

COSMETIC

RESTORATIVE DENTISTRY

D2140	AMALGAM - 1 SURFACE, PRIMARY OR PERMANENT	\$28.00
D2150	AMALGAM - 2 SURFACES, PRIMARY OR PERMANENT	\$36.00
D2160	AMALGAM - 3 SURFACES, PRIMARY OR PERMANENT	\$46.00
D2161	AMALGAM - 4 OR MORE SURFACES, PRIMARY OR	
	PERMANENT	\$56.00
D2330	COMPOSITE RESIN - 1 SURFACE, ANTERIOR	\$38.00
D2331	COMPOSTIE RESIN - 2 SURFACES, ANTERIOR	\$46.00
D2332	COMPOSITE RESIN - 3 SURFACES, ANTERIOR	\$56.00
D2335	COMPOSITE RESIN - 4 OR MORE SURFACES OR INVOLVIN	
	INCISAL ANGLE, ANTERIOR	\$66.00
D2391	COMPOSITE RESIN - 1 SURFACE, POSTERIOR	\$50.00
D2392	COMPOSITE RESIN - 2 SURFACES, POSTERIOR	\$65.00
D2393	COMPOSTIE RESIN - 3 SURFACES, POSTERIOR	
D2394	COMPOSITE RESIN - 4 OR MORE SURFACES,	
	POSTERIOR	\$95.00
D2750	CROWN - PORCELAIN TO HIGH NOBLE METAL	
	(GOLD AND LAB FEES ADDITIONAL)	\$350.00
D2751	CROWN - PORCELAIN TO BASE METAL	
	(LAB FEES ADDITIONAL)	\$320.00
D2920	RECEMENT CROWN	
D2931	PREFABRICATED STAINLESS STEEL CROWN	\$48.00
D2940	sedative filling	\$16.00
D2950	Core Buildup, (Including Any Pins)	\$55.00
D2951	PIN RETENTION - (PER TOOTH)	
D2952	CAST POST AND CORE IN ADDITION TO CROWN	\$75.00
D2953	EACH ADDITIONAL CAST POST (SAME TOOTH)	\$40.00
D2954	PREFAB POST / CORE IN ADDITION TO CROWN	\$60.00
D2970	TEMPORARY CROWN (FRACTURED TOOTH)	\$40.00

GCG DENTAL BENEFITS

Procedure Number

Member Fee

ENDODONTICS

D3110	PULP CAP, DIRECT	\$19.00
D3120	PULP CAP, INDIRECT	\$24.00
D3220	PULPOTOMY	\$35.00
D3310	ROOT CANAL, ANTERIOR	\$159.00
	ROOT CANAL, BICUSPID	
D3330	ROOT CANAL, MOLAR	\$259.00
D3920	HEMISECTIO	\$65.00

A specific root canal treatment or re-treatment may present unusual circumstances requiring additional cost. Please consult the affiliated dentist as to the total procedure cost prior to ${\rm treatment}.$

PERIODONTICS

D4210	GINGIVECTOMY/GINGIVOPLASTY -(PER QUADRANT)\$180.00
D4211	GINGIVECTOMY/GINGIVOPLASTY - (PER TOOTH)\$50.00
D4240	GINGIVAL FLAP PROCEDURE, INCLUDING ROOT PLANING - (PER QUADRANT)\$200.00
D4260	OSSEOUS SURGERY-(PER QUADRANT) (INCLUDING FLAP ENTRY AND CLOSURE)
D4341	PERIODONTAL SCALING AND ROOT PLANING -
	(PER QUADRANT)\$75.00
D4355	FULL MOUTH DEBRIDEMENT \$70.00
D4910	PERIODONTAL MAINTENANCE PROCEDURES
	FOLLOWING ACTIVE THERAPY\$30.00

A specific periodontal treatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.

PROSTHODONTICS – REMOVABLE

(LAB FE	es additional cost)	
D5110	COMPLETE UPPER DENTURE	
	(INCLUDING SIX MONTHS POST CARE)	\$400.00
D5120	COMPLETE LOWER DENTURE	
	(INCLUDING SIX MONTHS POST CARE)	
D5130	IMMEDIATE UPPER	
D5140	IMMEDIATE LOWER	\$420.00
D5211	UPPER PARTIAL DENTURE -	
0.504.0	RESIN BASE	\$250.00
D5212	LOWER PARTIAL DENTURE -	* 050.00
D5213	RESIN BASE	\$250.00
D5213	PREDOMINANTLY CAST BASE	00 001 2
D5214	I OWER PARTIAL -	
03214	PERDOMINANTLY CAST BASE	\$400.00
D5410	ADJUST COMPLETE DENTURE	\$15.00
D5510	REPAIR BROKEN COMPLETE DENTURE BASE	\$40.00
D5610	REPAIR RESIN DENTURE BASE	\$35.00
D5630	REPAIR OR REPLACE BROKEN CLASP	\$45.00
D5640	REPLACE BROKEN TEETH - (PER TOOTH)	\$30.00
D5650	ADD TOOTH TO EXISTING PARTIAL DENTURE	\$45.00
D5660	ADD CLASP TO EXISTING PARTIAL DENTURE	\$65.00
D5730	RELINE COMPLETE UPPER (CHAIRSIDE)	\$75.00
D5731	RELINE COMPLETE LOWER (CHAIRSIDE)	
D5740	RELINE UPPER PARTIAL (CHAIRSIDE)	
D5741	RELINE LOWER PARTIAL (CHAIRSIDE)	
D5810	TEMPORARY COMPLETE UPPER DENTURE	
D5811	TEMPORARY COMPLETE LOWER DENTURE	
D5820	TEMPORARY PARTIAL - STAY PLATE UPPER	
D5821	TEMPORARY PARTIAL - STAY PLATE LOWER	\$180.00

Schedule of Programs Fees (Continued)

PROSTHODONTICS – FIXED BRIDGES

D6241	PONTIC-PORCELAIN FUSED TO BASE METAL	\$320.00
D6751	CROWN-PORCELAIN FUSED TO BASE METAL	\$320.00
D6791	CROWN-FULL CAST FUSED TO BASE METAL	\$270.00
D6930	RECEMENT BRIDGE	\$20.00
D6940	STRESS BREAKER	\$90.00
D6950	PRECISION ATTACHMENT (EACH)	\$225.00

A specific prosthodontic treatment may present unusual circumstances requiring an additional cost. If precious metal (gold) is desired, the cost will be additional to the crown cost. Please consult the affiliated dentist as to the total cost prior to treatment.

ORAL SURGERY

D7110	SINGLE TOOTH EXTRACTION	\$36.00
D7120	EACH ADDITIONAL TOOTH	\$34.00
D7130	ROOT REMOVAL – EXPOSED ROOTS	\$48.00
D7210	SURGICAL EXTRACTION-ERUPTED	\$68.00
D7220	REMOVAL OF IMPACTED TOOTH -	
	SOFT TISSUE	\$78.00
D7230	REMOVAL OF IMPACTED TOOTH -	
	PARTIALLY BONY	\$109.00
D7240	REMOVAL OF IMPACTED TOOTH-	
	COMPLETELY BONY	\$129.00
D7241	REMOVAL OF IMPACTED TOOTH-	
	COMPLETELY BONY, WITH UNUSUSAL	
	SURGICAL COMPLICATIONS	\$189.00
D7250	ROOT RECOVERY	
D7280	SURGICAL EXPOSURE PER TOOTH	\$66.00
D7310	ALVEOLOPLASTY	
	(PER QUADRANT WITH EXTRACTIONS)	\$78.00
D7320	ALVEOLOPLASTY	
	(PER QUADRANT WITHOUT EXTRACTIONS)	\$84.00
D7960	FRENECTOMY	\$99.00

A specific oral surgery procedure may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to

ORTHODONTICS (QCD GENERAL DENTIST ONLY)

D8999	DIAGNOSTIC WORK UP RADIOGRAPHS,
	MODEL, RECORDS\$120.00
D8080	CHILD (QCD GENERAL DENTIST)
D8090	CLASS I OR II FOR 24 MONTH TREATMENT\$2,200.00 ADULT (QCD GENERAL DENTIST)
20070	CLASS I OR II FOR 24 MONTH TREATMENT\$2,400.00
D8680	ORTHODONTIC RETENTION \$230.00
additiona	orthodontic treatment may present unusual circumstances requiring an al cost. During the orthodontic consultation appointment, the affiliated dentist will Il needed procedures, length of treatment, required fees and payment schedule.
	GENERAL SERVICES
D9999	FAILED APPOINTMENT
	(WITHOUT 24 HOURS NOTICE)\$30.00
D9999	PALLATIVE (EMERGENCY) TREATMENT OF DENTAL PAIN-MINOR PROCEDURES\$20.00
D9999	
8	
	IMPORTANT NOTICE
	CD OF AMERICA® DENTAL BENEFIT PROGRAM DOES NO
	TUTE DENTAL INSURANCE AND IS NOT A HEALTH MAINTENANCE
	NIZATION CONTRACT. QCD OF AMERICA® DOES NOT REIMBURSE
THE AF	FILIATED DENTIST OR IMDEMNIFY THE MEMBER FOR THE COST OF

DENTAL SERVICES RECEIVED BY THE MEMBER.

SPECIALTY CARE SERVICES

All scheduled charges listed are for services rendered by a QCD OF AMERICA® affiliated general dentist. All treatments provided by a QCD OF AMERICA® affiliated specialty dentist (advanced degree) in Endodontics, Periodontics, Prosthodontics, Oral Surgery, Pediatric Dentistry or Orthodontics (Board Certified or Board Eligible only) will be charged at a 20% discount from the affiliated specialty dentist's usual and customary fee for the treatment.

OTHER PROCEDURES AND PAYMENT FOR SERVICES

Any procedure not listed on the QCD OF AMERICA® Schedule of Dental Program Fees is available at the dentist's usual and customary fee less a 20% discount – this includes all lab fees. All fees included in the Schedule of Dental Fees are for payment at the time of service. The member may negotiate payment terms with the affiliated dentist, however, an

ASEPSIS FEE

An asepsis fee of \$8.00 per patient appointment is charged by all affiliated dentists to insure proper infection control for all QCD OF AMERICA® members.

QCD OF AMERICA® - EXCLUSIONS AND LIMITATIONS

1) THE FOLLOWING EXCLUSIONS AND LIMITATIONS APPLY:

- A) SERVICES COVERED UNDER WORKMEN'S COMPENSATION OR EMPLOYER'S LIABILITY LAWS;
- B) COST OF ANY DENTAL CARE COVERED BY ANY MEDICAL INSURANCE;
- C) SERVICES WHICH, IN THE OPIONION OF THE ATTENDING DENTIST, ARE NOT NECESSARY FOR THE PATIENT'S DENTAL HEALTH OR CANNOT BE PERFORMED BECAUSE OF THE GENERAL HEALTH OF THE PATIENT;
- D) GENERAL ANESTHESIA, I.V. SEDATION, HOSPITALIZAITON, AND HOSPITAL OR MEDICAL CHARGES OF ANY TYPE.
- 2) QCD OF AMERICA® MEMBER FEES APPLY TO SERVICES RENDERED BY AFFILIATED DENTAL OFFICES AND ARE SUBJECT TO CHANGE IN THE FUTURE.
- 3) QCD OF AMERICA® MEMBER FEES DO NOT APPLY TO WORK IN PROGRESS OR IF THE PATIENT'S MEMBERSHIP IS NO LONGER VALID.
- 4) QCD OF AMERICA[®] ASSUMES NO RESPONSIBILITY OR LIABILITY FOR SERVICES RENDERED BY AFFILIATED DENTISTS.
- 5) ANY QCD OF AMERICA® MEMBER ACCEPTED FOR ORTHODONTIC TREATMENT MUST REMAIN A MEMBER OF THE PLAN FOR THE COMPLETE DURATION OF THE TREATMENT OR RISK ADDITIONAL CHARGES BY THE AFFILAITED DENTIST.
- 6) ANY PROCEDURE MAY PRESENT UNUSUAL CIRCUMSTANCES REQUIRING AN ADDITIONAL COST. PLEASE CONSULT THE AFFILIATED DENTIST AS TO THE TOTAL TREATMENT COST PRIOR TO ANY SERVICE BEING RENDERED.

qcd DENTAL BENEFITS

qcd Dental Benefits

The Best Dental & Vision Benefit Value

✓ QCD offers over 3,000 highly qualified dental professionals

- To locate a dentist in your area, visit <u>www.qcdofamerica.com</u> and type in your zip code
- ✓ QCD Membership Services Team is ready and willing to assist you in all your needs such as:
 - Benefit Questions
 - Treatment plans
 - Using the Online Portal
 - o Finding a Dentist
 - Vision Benefits

✓ For more information on your vision benefits, please contact Davis Vision Customer Service at 877-923-2847

> The QCD Team Members are available Monday through Friday 9:00a-4:00p Contact us at 800-229-0304 or 972-726-0444

Clear Vision Discount Program

Davis Vision is pleased to provide you with a no-cost, traditional vision Discount Program that provides significant discounts on eye exams, lenses, frames and additional eyewear options. For more details, see the Accessing Provider Information section on the reverse side.

The Discount Program entitles you to the following discounts off usual and customary fees:

Frame/ ¹	Usual & Customary Patient Price	Average Discount
Priced up to \$70 Retail \$40 40% Priced over		
•		·
Spectacle Lenses (Uncoated Plastic) Single	\$35	30%
Bifocal	\$55 \$55	30% 27%
Trifocal	\$55 \$65	28%
Lenticular	\$110	31%
$\int dt $		
Lens Options (Add to Lens Prices Above) ²	ф л 5	5 000
Standard Progressive	\$75	50%
Premium Progressive	\$125	35%-60%
Glass Lenses	\$18	40%
Polycarbonate Lenses	\$30	50%
Blended Invisible Bifocals	\$20	60%
Intermediate Vision Lenses	\$30	80%
Scratch Resistant Coating	\$20	33%-66%
Standard Anti-Reflective Coating	\$45	20%
Ultraviolet Coating	\$15	25%
Solid Tint	\$10	30%
Gradient Tint	\$12	20%
Photochromic Lenses	\$35	20%-45%
Plastic Photosensitive Lenses	\$65	35%-55%
High Index Lenses	\$55	40%

Conventional 20% off Provider's Usual & Customary 20% Disposable/Planned Replacement 10% off Provider's Usual & Customary 10%

Value Added Features

Lens 1-2-3! Membership Free Membership Up to 50% Laser Vision Correction Discount Up to 25% off Provider's U & C Up to 25%

1/ At WalMart locations, members will receive WalMart's everyday low price on frame and contact lens purchases. 2/ Special lens designs, materials, powers, and frames may require additional cost. 3/ Or receive an additional 5% discount on any advertised specials whichever is lower.



Clear Vision Discount Program Highlights

Vision Plan: Clear Vision Discount Plan **Control Code:** 2959 **Co-payment:** N/A, discount plan is 100% member paid at the time of service

Eye Examination – Members will receive a 15% discount on their comprehensive eye examination including dilation (when professionally indicated).

Eyewear (Frames and Spectacle Lenses or Contact Lenses) – Members will be entitled to substantial and verifiable savings on all of their eyewear needs. Discounts are uniform nationally and represent pricing well below Average Retail Prices. These discounts are based on published industry standard costs, not markdowns from artificially inflated prices.

Significant Savings – Client surveys indicate that programs providing discounts off retail prices of eyeglasses are subject to abuse due to the high associated markups of over 300% throughout the optical industry. Consequently, these programs do not result in a true "value-add" for the beneficiary. The proposed fixed-fee discounted pricing schedule provides both verifiable savings and benefit uniformity for all members from coast to coast.

Additional Value-Added Features – The Clear Vision Discount Program also offers significant discounts on replacement contact lenses and laser vision correction at no additional cost.

- Lens 123® is a mail order program that allows you to enjoy the guaranteed lowest prices on replacement contact lenses—save up to 60% off retail prices. Members can conveniently call 1-800-LENS123 with a current prescription for this value-added service. The Lens 123® contact lens replacement program is endorsed by the industry's major manufacturers.
- Davis Vision's Laser Vision Correction program provides substantial discounts on laser vision correction procedures. Members are entitled to savings of up to 25% off usual and customary fees or a 5% discount off a center's advertised special through a network of preeminent physicians affiliated with Eye Centers of Excellence. (Some centers provide a flat fee equating to these discount levels.) See below for information on finding a participating laser vision provider near you.

Accessing a Provider – Contact a Davis Vision representative at 1-888-897-9347 or simply log on to www.davisvision.com, choose "Find a Provider" and use your control code 2959

Customer Service -To speak with a customer service representative, call Davis Vision Customer Service at 1877-923-2847. Enter Client Control Number 2959 when prompted. At the main menu, press "0". Our representatives are available to assist you from 8 a.m. to 11 p.m. ET Monday through Friday, 9 a.m. to 4 p.m. ET Saturday and 12 p.m. to 4 p.m. ET Sunday.

AMERICAN HEARING BENEFITS YOUR PARTNER IN HEARING







You and your family members have exclusive access to *free hearing consultations* and *discounts up to 48% off on all levels of hearing technology* through American Hearing Benefits

Exclusive Benefits include:



Discounts

- Discounts up to 48% on all AHB hearing aid technologies and styles
- FREE annual hearing consultations for you and your family
- Up to 3-year supply of FREE batteries (40 cells per hearing aid purchased per year)



Other Benefits

- Advanced technology, including Bluetooth[®] and rechargeable options
- Access to a nationwide network of 3,000+ hearing professional locations



Buy With Confidence

- 60-day risk-free trial period*
- FREE deluxe warranty plan (including loss and damage)
- A year of FREE follow-up office visits if needed (up to six visits)

Accessing your hearing program is easy!

Step 1

Contact us at **(888) 915-6932** with questions or to schedule your FREE consultation

Step 2

Our Hearing Care Advisor will answer questions and work with you to schedule an appointment with a hearing care professional in your area

Step 3

Once your hearing has been fully evaluated and it is determined that a hearing aid could benefit you, our professionals will make a recommendation based on your hearing loss, lifestyle and budget

Step 4

Now begin your life with better hearing. Once you make a hearing aid purchase decision, we give you a 60 day trial* period to be sure you are completely satisfied

Visit americanhearingbenefits.com/partners/QCD

or call us today at

(888) 915-6932

and mention code HEARQCD to take advantage of your exclusive member discounts

*Professional fees may apply

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QCD of America Discount Prescription Card



- ✓ Up to 80% on generic medications.
- ✓ Up to 20% on name brand prescriptions.
- ✓ Up to 80% on your PET medications.
- Unlike many other programs and discounts, QCD Wellness Rx Card is FREE to people of ALL AGES.

This is NOT an insurance program or membership club. Your FREE Discount Drug Card simply entitles you to a discount off the purchase price of prescription drugs. QCD Discount RX Card is administered by RxCareCard.

To print your card, visit www.QCDofAmerica.com and click on Wellness Program!

QCD of America adds dentists to the affiliated dental team through the referrals of new and existing members. After you review the most current affiliated dental team listing, please provide us with your suggestions for new dentist affiliates that are **not** currently listed on the network of affiliated dentists.

Your Name	-
Your Telephone Number	-
	-
Your Employer	
Dentist's Name	-
	_
Dentist's Address	
City, State, Zip Code	-
	-
Dentist's Telephone Number	

This form is for new and existing QCD members to suggest new dentists for QCD to contact for possible affiliation with the dental program. All dentists will be contacted immediately; however, all dentists must meet QCD's qualification requirements prior to affiliation.



Please complete all information and sign. Please print all information.

SUBSCRIBER INFORMATION

New QCD Member	Existing QCD Member making changes

Last Name First Name		ne		MI		Date of Birth	
Address Ci		City	City		State		Zip
Social Security Number		Telephone					
Company Name		Effective Date	ŀ	Hire Date			

COVERAGE SELECTED

Employee Only	No Charge
Employee and One Dependent	\$10 / Month
Employee and Family	\$14 / Month

DEPENDENT INFORMATION

Social Security Number	Last Name	First Name	MI	Date of Birth	Gender	Relationship

I hereby make application for membership in QCD of America® (QCD). I agree to hold QCD harmless from any liability for negligence on the part of the Affiliated Dentist. I further release QCD from and waive any claims for negligent referral, negligent certification or similar claim. I hereby authorize my employer to make payroll deductions, if required, for the coverage selected. The QCD of America Dental and Vision Benefit Program is not an insurance plan and does not constitute insurance coverage.

Applicant Signature