



Friends First Marketing, Inc.

Administrator for the Island Smiles Discount Dental Plan

Re: The Island Smiles Discount Dental Plan – Employer Group Program

Hafa Adai!

I respectfully request to meet with your company for fifteen minutes to share information about The Island Smiles Discount Dental Plan. This dental plan is available to your employees, via payroll deduction, and could definitely enhance your Employee Benefit Program. **With whom would you like me to meet to share this important dental benefit information?**

My name is Donna Krum with Friends First Marketing, Inc. Friends First Marketing, Inc. handles all of the marketing and administration for the Island Smiles Discount Dental Plan.

The Island Smiles Discount Dental Plan is the least expensive dental plan in the CNMI. Discount dental plans have been extremely popular in the States for over twenty years, and we are very excited to be able to offer this popular type of dental plan on Saipan. We opened for business here in December, 2014.

The cost of the plan (per bi-weekly pay period, via payroll deduction) is as low as \$4.00 for an Individual Plan, \$5.00 for a Two-Party Plan and \$6.00 for a Family Plan. Once an employee becomes a Member of the Plan, they will receive at LEAST a 20%-50% discount on every dental service offered by the Plan Provider, Paradise Dental Spa. There are no participation requirements. Groups of any size are welcome! Additional details about the Plan are attached, including the reduced fee schedule, which outlines the savings our members enjoy.

The Dental Provider for the Plan is Paradise Dental Spa, located on Middle Road in Gualo Rai. Paradise Dental Center is a full service, state-of-the-art, General & Cosmetic Dental clinic. They are the newest dental clinic on Saipan, with the CNMI's most experienced dentists. Their team of seasoned dental professionals has over seventy five years of dental experience. They are the first new dental clinic in the CNMI in over a decade, and no expense was spared to bring the best that dentistry has to offer to our island home. We are very excited that Paradise Dental Spa has agreed to be the Provider for the Island Smiles Discount Dental Plan. Please feel free to visit them for a tour of their beautiful office. They have the best Air con on the Island!

Best Regards,

Donna S. Krum, CIC, CPCU
Director of Marketing

PO Box 10001, PMB 213, Saipan, MP 96950
Phone: 670-234-4040 Fax: 670-488-1044

www.paradisedentalspa.com email: paradisedentalsaipan@gmail.com

Island Smiles Discount Dental Plan

Summary of Benefits (Employer Group Plan)

- | | | |
|------------|----------------|------------------------|
| ✚ Low Cost | Individual | \$4.00 per pay period* |
| | Couple/2 Party | \$5.00 per pay period* |
| | Family | \$6.00 per pay period* |
- *bi-weekly via payroll deduction
- ✚ Least Expensive Dental Plan in the CNMI
 - ✚ Members receive at LEAST 20%-50% discounted fees for ALL dental procedures, including Cosmetic dental services
 - ✚ NEVER a charge for office & emergency visits, digital x-rays, exams, oral cancer screenings, periodontal exams, consultations & second opinions
 - ✚ The Plan Provider is Paradise Dental Spa, located on Middle Road in Gualo Rai, in the old CDA Building. They are a state-of-the-art General & Cosmetic Dental Clinic, with the most experienced dentists in the CNMI
 - ✚ Call 234-4040 to schedule your dental appointments
 - ✚ Annual cost of the plan will never increase for existing members. The \$15.00 administration fee is waived
 - ✚ No deductibles, No claim forms, No annual maximums
 - ✚ No participation requirements
 - ✚ No waiting periods – discounts available immediately

For more information, contact the plan administrator, Friends First Marketing, @234-4040 or email: paradisedentalsaipan@gmail.com Website: www.paradisedentalspa.com

Island Smiles Dental Plan – (Standard Plan) 2020

summary of discount fees

Services	Full Fee*	Member Pays	Savings
DIAGNOSTIC & PREVENTIVE -----			
Full-mouth digital x-rays	\$ 155.00	No Charge	\$ 155.00
Oral examination & diagnosis	\$ 104.00	No Charge	\$ 104.00
Office visit & Emergency Visit	\$ 88.00	No Charge	\$ 88.00
Periodontal Evaluation	\$ 156.00	No Charge	\$ 156.00
Oral Cancer Screening	\$ 197.00	No Charge	\$ 197.00
Second Opinion	\$ 88.00	No Charge	\$ 88.00
Prophylaxis (cleaning & polishing) - adult	\$ 106.00	\$ 49.00	\$ 57.00
Betel Nut/Smoker	\$ 130.00	\$ 80.00	\$ 50.00
Sealants (per tooth)	\$ 64.00	\$ 19.00	\$ 45.00
RESTORATIVE DENTISTRY (Fillings) -----			
Composite restorations (posterior teeth)			
One tooth surface	\$ 216.00	\$ 75.00	\$ 141.00
Two tooth surfaces	\$ 253.00	\$ 95.00	\$ 158.00
Three tooth surfaces	\$ 307.00	\$120.00	\$ 187.00
Veneers (per tooth)	\$1,361.00	\$795.00	\$ 566.00
ENDODONTICS (Root Canal Therapy) -----			
Single-rooted canal therapy	\$ 887.00	\$448.00	\$ 439.00
Two-rooted canal therapy	\$ 999.00	\$506.00	\$ 493.00
Three-rooted canal therapy	\$1,212.00	\$624.00	\$ 588.00
Pulpotomy	\$ 253.00	\$119.00	\$ 134.00
PERIODONTICS (Gum Disease) -----			
Perio maintenance	\$ 160.00	\$ 75.00	\$ 85.00
Scaling and root planing (per quadrant)	\$ 300.00	\$125.00	\$ 175.00
PROSTHODONTICS (Dentures & Partials) -----			
Complete & Immediate Denture (each denture)	\$2,060.00	\$550.00	\$1,510.00
Partials	\$1,608.00	\$725.00	\$ 883.00
Adjustments	\$ 105.00	No Charge	\$ 105.00
Office reline—cold cure—acrylic	\$ 442.00	\$210.00	\$ 232.00
Denture reline—laboratory processed	\$ 550.00	\$281.00	\$ 269.00
Broken denture repair (no teeth involved)	\$ 253.00	\$ 80.00	\$ 173.00
Replace teeth (each) Complete Dentures	\$ 225.00	\$ 69.00	\$ 156.00
CROWNS & BRIDGES -----			
Porcelain fused to metal crown	\$1,245.00	\$550.00	\$ 695.00
All Porcelain crown	\$1,344.00	\$780.00	\$ 564.00
Plastic core/buildup	\$ 319.00	\$140.00	\$ 179.00
ORAL SURGERY (Extractions) -----			
EXTRACTIONS:			
Simple	\$ 209.00	\$ 95.00	\$ 114.00
Surgical	\$ 326.00	\$188.00	\$ 138.00
Impaction, soft tissue	\$ 367.00	\$220.00	\$ 147.00
Impaction, partial bony	\$ 456.00	\$272.00	\$ 184.00

*Based on the Hawaii Dental Service fee schedule

Call 234-4040 to enroll & make a dental appointment!



Marketed and Administered by:
Friends First Marketing, Inc.
A flexible alternative to insurance.

PO Box 10001, PMB 213
 Saipan, MP 96950
 Phone: 234-4040 Fax: 488-1044

Island Smiles Discount Dental Plan

Employer Group - Enrollment Form

Last Name: _____ First Name: _____ Date of Birth: _____ *For a lifetime of healthy, beautiful smiles*

Mailing Address: _____ Home Phone: _____ Work Phone: _____ Cell Phone: _____

email: _____ Employer: _____

Eligible Dependents

Last Name	First Name	Middle Initial	Relation to Subscriber	Sex	Date of Birth	OFFICE USE ONLY
			Self			
			Spouse			

I am Purchasing:

- Individual Plan \$4.00 per bi-weekly pay period
- Couples/2-Party Plan \$5.00 per bi-weekly pay period
- Unlimited Family Plan \$6.00 per bi-weekly pay period

I hereby authorize my employer to deduct from my payroll the amount checked in the above box. Per bi-weekly pay period. This authorization continues until written notice of cancellation is provided to my employer.

Employee Signature _____ Date: _____

- Original Form to Human Resources/Payroll
- Copy to Friends First Marketing, Inc. via fax 488-1044 or email paradisedentalsaipan@gmail.com website: paradisedentalspa.com

Saipan's newest dental clinic welcomes the community to its family

Contributed by Friends First Marketing Inc.

Paradise Dental Center, Saipan's first brand new dental office in almost a decade, opened for business Nov. 9.

Paradise Dental Center is a state-of-the-art general and cosmetic dental clinic located on Middle Road in Gualo Rai, next door to EZ Mart. To celebrate its grand opening, the clinic is offering all new patients a complete dental exam, a full set of digital X-rays and a consultation for free. The offer is a \$200 value.

The clinic's digital X-ray technology offers 90% less radiation than traditional X-rays, and they do not use any materials containing mercury. The dental team, led by Dr. Nelson Krum, has more than 50 years of combined dental experience, and they are passionate about serving the dental needs of Saipan's families.

"We have a commitment to hiring from our local workforce wherever possible. All but one of our current team members is local," Dr. Krum says. "Our desire is to be a truly multicultural dental office, with a team whose backgrounds reflect the diverse nature of our island."

In addition to the digital X-ray technology, the office will be completely digital and paperless. The office will be using the Dentrux software, which has been the top-rated dental software package for the past eight years.

The public is welcome to stop by for a tour of the all-new 3,200-square-foot facility, meet the team, have a cup of coffee and enjoy the free Wi-Fi. The Paradise Dental Center team wants their patients to feel like family. The new reception area comfortably seats 15 people.

"I will provide the same type of caring and concern for you that I do for my family. You will be provided the best that dentistry has to offer in a warm, fun, caring atmosphere. Welcome home," Dr. Krum says.

When deciding to build a new dental clinic here, a major goal for Dr. Krum was to bring the best technology available in the states to Saipan.

Paradise Dental Center accepts Hawaii Dental Service, Take Care and Stay Well Insurances. It has also agreed to be the Network Provider for the new Island Smiles Discount Dental Plan. Details of this new dental plan can be found at www.IslandSmilesDentalPlan.com, or call the plan administrator, Friends First Marketing Inc. at (670) 234-4040.



"Welcome to Paradise, where 'It's All Good!'"

Dr. Nelson Krum received his bachelor's from Dartmouth College in Hanover, N.H., in 1975 and his doctorate of dental science degree from the University of Colorado School of Dentistry in 1979. He has been on Saipan since February 2013. Dr. Krum has been practicing dentistry since 1979 and is married with four grown children.



Dr. Krum has always loved being a dentist and helping people experience the improvement in their overall health that good dental health makes possible. Being able to practice on Saipan with the beauty of both the island and its people is the highlight of his dental career. He is so excited to bring the best of "all things dental" to Saipan with the opening of Paradise Dental Center.



Paradise Dental Center

Nelson C. Krum, Jr. DDS

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"It's all good"