

# Island Smiles Discount Dental Plan

## Summary of Benefits **[Government Employee Group Plan]**

✚ Low Cost	Individual	\$4.00 per allotment*
	Couple/2 Party	\$5.00 per allotment*
	Family	\$6.00 per allotment*

\*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](mailto:paradisedentalsaipan@gmail.com) Website: [www.paradisedentalspa.com](http://www.paradisedentalspa.com)

## Island Smiles Dental Plan – (Standard Plan) 2020

# summary of discount fees

Services	Full Fee*	Member Pays	Savings
<b>DIAGNOSTIC &amp; PREVENTIVE</b> -----			
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
<b>RESTORATIVE DENTISTRY (Fillings)</b> -----			
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
<b>ENDODONTICS (Root Canal Therapy)</b> -----			
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
<b>PERIODONTICS (Gum Disease)</b> -----			
Perio maintenance	\$ 160.00	\$ 75.00	\$ 85.00
Scaling and root planing (per quadrant)	\$ 300.00	\$125.00	\$ 175.00
<b>PROSTHODONTICS (Dentures &amp; Partials)</b> -----			
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
<b>CROWNS &amp; BRIDGES</b> -----			
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
<b>ORAL SURGERY (Extractions)</b> -----			
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!**

GOVERNMENT OF THE NORTHERN MARIANA ISLANDS  
 MARIANAS FINANCE DEPARTMENT  
 APPLICATION AND AUTHORIZATION TO MAKE OR DISCONTINUE  
 FROM PAY OF CIVILIAN EMPLOYEES

SS No: \_\_\_\_\_  
 Employee No: \_\_\_\_\_

NAME OF ALLOTTER (LAST, FIRST, MIDDLE INITIAL)	NAME OF ALLOTTER (LAST, FIRST, MIDDLE INITIAL)
Where Employed (District)	Where Employed (District)
Department or Activity	Department or Activity
Amount Bi-weekly allotment (Amount in words) (Amount in Figures)	Amount Bi-weekly allotment (Amount in words) (Amount in Figures)
Beginning Allotment (Pay period ending)	Cease Allotment (Pay period ending)
Name of Company: <b>Friends First Marketing, Inc.</b>	Name of Company: <b>Friends First Marketing, Inc.</b>
Address of Allottee: <b>PO Box 10001, PMB 213, Saipan, MP 96950</b>	Address of Allottee: <b>PO Box 10001, PMB 213, Saipan, MP 96950</b>
Name of Bank and Account Number:	Name of Bank and account number:
<b>Request and Approval to START Allotment</b>	
I HEREBY request and authorize allotment to be paid at the end of each pay period from my pay, as the above subject to approval and to continue for the periods started or until revoked by one in writing.	
Signature, in full of Allotter (Sign Original Only) (X)	Signature, in full of Allotter (Sign Original Only) (X)
Date	Date
<b>Request and Approval to Discontinue Allotment</b>	
I HEREBY request and authorize discontinuance of previously authorized and approved allotment from my pay as indicated above.	
Signature, in full of Allotter (Sign Original Only) (X)	Signature, in full of Allotter (Sign Original Only) (X)
Date	Date
Approved (Finance Officer)	Approved (Finance Officer)
Date	Date

FIRST COPY – PAYROLL

SECOND COPY – EMPLOYEE COPY

FIRST COPY – PAYROLL

SECOND COPY – EMPLOYEE COPY



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**

# Government Employees 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			Allotment Form sent? _____
						Agency ID # _____

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

Please see the appropriate government agency for the most current Allotment Form to begin this bi-weekly deduction from your paycheck.

RETURN THIS FORM TO FRIENDS FIRST MARKETING, INC./ISLAND SMILES DISCOUNT DENTAL PLAN  
 Fax: 488-1044 or scan and email to: [paradisedentalsaipan@gmail.com](mailto:paradisedentalsaipan@gmail.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 Dentrix 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](http://www.IslandSmilesDentalPlan.com), or call the plan administrator, Friends First Marketing Inc. at (670) 234-4040.



**Paradise Dental  
Center**

**Nelson C. Krum, Jr. DDS**

PO Box 10001, PMB 213

Saipan, MP 96950

Phone: 670-234-4040

email: [ParadiseDentalSaipan@gmail.com](mailto:ParadiseDentalSaipan@gmail.com)

*"It's all good"*



**"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.