



## Preachers' Aid Society of New England

Faithfully caring for our pastors and their families since 1832

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### Methodent Program Description

Methodent is a program for retired United Methodist pastors and their spouses in New England. This cost containment loan payment program allows for payments to be made by the Preachers' Aid Society to one's dentist and converted into a low interest loan for the retiree/spouse. Here is how it works...

First, participants must confirm with their dentist at the initial appointment that they are participating in the Preachers' Aid Society Methodent program. If the dentist needs additional details, they should call our offices at (207) 467-3246. The Society will guarantee payment of any dental bill upon submission with the following limitations:

- Payment of billing will be generally within 30 days of receipt in our office.
- Bills not less than \$500.00 and not in excess of \$5,000.00 (\$10,000.00 for participant and spouse) may be submitted by your dentist.
- Dental procedures under \$500.00 and the first \$500.00 of any more costly procedure are your responsibility and may not be submitted for payment under this program.
- More than one bill may be submitted for payment at any given time, as long as the aggregate of your procedures submitted is not in excess of \$5,000.00 per individual at any given time.
- When dental work is anticipated to be in excess of \$5,000.00, please consult with your respective Director of Clergy Family Services.
- Submissions for payment must be signed and returned by you and your dentist and may be submitted by either.
- Payments will only be made directly to the attending Dentist.
- This program does not cover dependent children of retirees – only the clergy person and spouse or surviving spouses.

The initial loan rate of interest will be 1.5% simple interest so that the Society may cover bookkeeping and program management expenses. Once established, loan rates will not change during the payoff period of any particular dental loan, but the Society reserves the right to change rates on subsequent loans. A "normal" repayment period on Methodent loans will not exceed 5 years, and may be less at the participant's request.

Please contact our main office or your local Director of Clergy Services (your PAS visitor) for inquiries or additional information. We are happy to help!

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