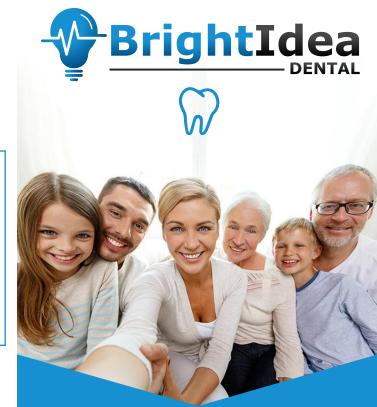
Over **600,000 Locations** Nationwide

Contact Your Agent Today!



You must join AAIC (American Association of Independent Contractors) for \$2 per month to get access to BrightIdea Dental

Dental Underwritten by First Continental Life and Accident Network provided through DenteMax Plus

Rates apply to DenteMax Plus network only. You will incur larger out-of-pocket expense if you visit an out-of-network provider.

Submitted by the 25th EFFECTIVE DATE: 1st of the following month

DENTAL NOT AVAILABLE IN MINNESOTA

BrightIdea Dental Plans





All plans contain the following services



Coverage 100%

Includes exams, cleanings, bitewing x-rays and fluoride treatments.



Coverage 80%

Includes full mouth x-rays, restorative amalgams & composites, simple extractions and sealants.

Major

Coverage 50%

Includes endodontics, all periodontics, dentures, crowns, complex extraction, local anesthesia, onlays and implants.

*12 month waiting period on Major services

Waiting period for Major services can be waived with proof of prior coverage. Proof of prior coverage will only be accepted from the prior carrier and showing 12 months of continuous fully insured coverage with no lapse. DHMO, discount, or scheduled plan coverage will not be accepted.



Guaranteed Acceptance
Includes Implant & Denture Coverage
\$25 copay per visit

No Waiting Period for Preventive and Basic Services

Pricing BrightIdea 1500

\$1,500 annual max per person

Single Member: \$39* month
Member + Spouse: \$79* month
Member + Children: \$87* month

• Family: \$126* month

BrightIdea 3000

\$3,000 annual max per person

Single Member: \$49* monthMember + Spouse: \$94* month

• Member + Children: \$104* month

• Family: \$138* month

BrightIdea 5000

\$5,000 annual max per person

Single Member: \$59* month
Member + Spouse: \$109* month
Member + Children: \$119* month
Family: \$169* month

*Includes \$2.00 Association Fee

For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. The information contained herein is accurate at the time of publication. This brochure provides only summary information.