

Over  
600,000 Locations  
Nationwide



**Best Dental Insurance Yet!**  
**HIGHEST LIMITS! COVERS IMPLANTS!**  
<http://www.BrightIdeaDental.net/252834>

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National Broker/Recruiter  
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## BrightIdea Dental Plans



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



All plans contain the following services



## Preventive

Coverage 100%

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



## Basic

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.



# Bright Idea Plans

DENTAL

Guaranteed Acceptance

Includes Implant & Denture Coverage

\$25 copay per visit

No Waiting Period for Preventive and Basic Services

## Pricing

### Bright Idea 1500

\$1,500 annual max per person

- Single Member: \$39\* month
- Member + Spouse: \$79\* month
- Member + Children: \$87\* month
- Family: \$126\* month

### Bright Idea 3000

\$3,000 annual max per person

- Single Member: \$49\* month
- Member + Spouse: \$94\* month
- Member + Children: \$104\* month
- Family: \$138\* month

### Bright Idea 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.