

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

BID 8/17



BrightIdea  
Dental Plans





Guaranteed Acceptance  
Includes Implant & Denture Coverage  
\$25 copay per visit  
No Waiting Period for Preventive  
and Basic Services

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.

## 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\* month
- Member + 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.