

Over
261,000 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

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

DENTAL NOT AVAILABLE IN MINNESOTA

Part of the Agentra Healthcare Solutions Family



BrightIdea PPO
Dental Plans



You must join AAIC (American Alternative Insurance Corporation) for \$2 per month to get access to BrightIdea Dental.

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



BrightIdea Plans

DENTAL

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* 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.



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BrightIdea Vision Coverage

Guaranteed Acceptance
No Waiting Period
Open Enrollment

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

Underwritten by MESVision

Enrollment & Premium payment dates:
Submitted by the 25th
EFFECTIVE DATE: 1st of the month

Part of the Agentra Healthcare Solutions Family



Lens Options

Progressive Lenses

The member is responsible for the difference between the Covered Allowance and the Progressive Lens charge.

Additional Lens Options

- Photochromatic: glass/plastic: pays up to \$30
- Scratch Resist Coating: Plan pays up to \$15
- Anti-Reflective Coating: Plan pays up to \$25
- Ultraviolet Coating: Plan pays up to \$16
- Progressive Lenses: Plan pays up to \$89.50
- Polycarbonate Lenses: Plan pays up to \$85
- Tints: Pink & Rose Covered in full

Copays

\$10 EXAMS • \$25 EYE GLASSES (Lenses or Frames)

Lenses (per pair) Coverage

Single Vision; Bi-focal; Tri-focal; Lenticular: 100%
Progressive: See Lens Options

Contact Lenses

Elective: Up to \$150
Medically necessary: 100% covered

Frequencies (months)

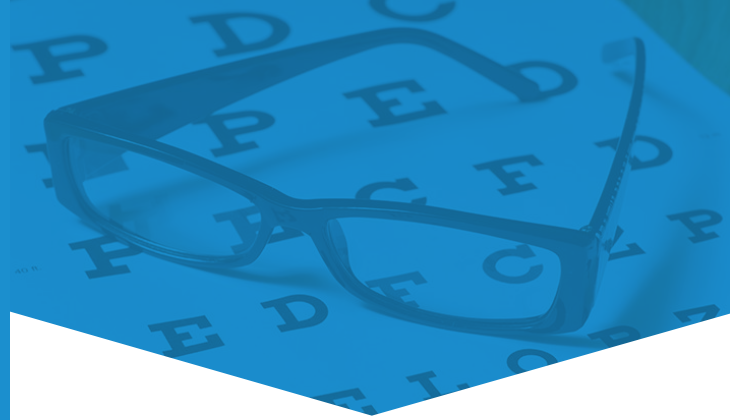
Exam/Lens/Frames: 12/12/24 *based on date of service

Member Rates

- | | |
|----------------------|-------------|
| • Single Member: | \$16* month |
| • Member + Spouse: | \$27* month |
| • Member + Children: | \$24* month |
| • Family: | \$31* month |

*Includes \$2.00 Association Fee

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Additional Features

Contact Lens Elective

Allowance includes fitting, exam, and lenses. The cost of the fitting and evaluation is deducted from the cost of the contact lens allowance. Allowance can be applied to disposables. Applies when contacts are chosen in lieu of glasses. Members can order contacts online at MESVisionOptics.com and apply their benefits at checkout.

Additional Glasses

20% off the retail price on additional pairs of prescription glasses (at Discount Program Provider Locations).

Frame Discount

20% off the remaining balance in excess of the frame allowance of \$150 biannually (at Discount Program Provider Locations).

Laser Vision Care

An average discount of 15% on LASIK and PRK. MESVision Members can save \$800 on LASIK with LasikPlus. Plus an additional 5% discount to patients who receive Custom or Wavelight® bladeless treatment with Premium LasikPlus. For more information Please visit www.LasikPlus.com/MES or Call 1-855-433-2020.

To find a Participating Provider near you, please visit MESVision.com and click on Search for a Provider or call 800-877-6321