SPREADING THE SMILE



Annual Maximum Benefit \$2,000

PREVENTATIVE CARE		No Waiting Period
100% Coverage	Routine Exam (3 per 12 months)Bitewing X-rays (1 per 12 months)	 Cleaning (3 per 12 months) Fluoride for children under age 16 (1 per 12 months)
BASIC CARE		No Waiting Period
Year 1 - 65% Coverage Year 2 - 80% Coverage Year 3 - 90% Coverage	 Full Mouth/Panoramic X-rays (1 per 5 years) Sealants (ages 6 through 16) Space Maintainers (child under 16) 	 Fillings (restorative) Periodontal Maintenance (Deep Cleaning Maintenance) (2 per 12 months)
MAJOR CARE No Waiting Period		
Year 1 - 10% Coverage Year 2 - 50% Coverage Year 3 - 60% Coverage	 Oral Surgery (Complex Extractions) Crowns (1 per tooth, per 7 years) Crown Repair Endodontics Periodontics 	 Denture Repair (1 per 12 months) Dentures (1 appliance per 10 years) Bridge (1 per 10 years) Anesthesia
Deductible	\$50 per year/per member	



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NWFA ASSOCIATION BENEFITS DISCOUNTS			
Health Discounts			
Company	Description		
Teladoc	Copay free telehealth for your medical needs		
Nurse Line	24 -hr nurse line for general medical advice		
MDHearing Aid	Medical-grade hearing aids for 90% less		
Prioritize Wellness	Access to wellness discounts, free medication classes, consult a nutrionist and meal generators		
Personal Discounts			
Company	Description		
1-800-Flowers	15% discount		
Lifelock	20% off first year of identity theft protection		
Safelite	Save \$20 on windshield repair/replacement		
Travel Discounts			
Company	Description		
Road America Roadside Assistance	24/7 roadside assistance		
Hotel Engine	Average of 26% off hotels		
Small Business Discounts			
Company	Description		
UPS Discounts	Member-only flat-rate pricing for shipments		

Agent Name: Phone #:

Products are not available in all states. Please call (800) 485-3855 to verify current state availability.