

SPREADING THE SMILE



Annual Maximum Benefit \$2,000

PREVENTATIVE CARE		No Waiting Period
100% Coverage	<ul style="list-style-type: none"> Routine Exam (3 per 12 months) Bitewing X-rays (1 per 12 months) 	<ul style="list-style-type: none"> Cleaning (3 per 12 months) Fluoride for children under age 14 (1 per 12 months)
BASIC CARE		No Waiting Period
Year 1 - 80% Coverage Year 2 - 80% Coverage Year 3 - 90% Coverage	<ul style="list-style-type: none"> Full Mouth/Panoramic X-rays (1 per 5 years) Sealants (Child under 14) Space Maintainers (Child under 14) 	<ul style="list-style-type: none"> Fillings (Restorative) Periodontal Maintenance (Deep Cleaning Maintenance) (3 per 12 months)
MAJOR CARE		
Year 1 - 0% Coverage Year 2 - 50% Coverage Year 3 - 60% Coverage	<ul style="list-style-type: none"> Oral Surgery (Complex Extractions) Crowns (1 per tooth, per 10 years) Crown Repair Endodontics Periodontics 	<ul style="list-style-type: none"> Denture Repair (1 per 12 months) Dentures (1 appliance per 10 years) Bridge (1 per 10 years) Anesthesia
Deductible	\$50 per year/per member	

Essentials - LO223029561[exp0225][CT,NY]
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NWFA ASSOCIATION BENEFITS AND DISCOUNTS	
Health Discounts	
Company	Description
Teladoc	Copay-free telehealth for your medical needs
Prioritize Wellness	Access to wellness discounts and nutritionists
MDHearing Aid	Medical-grade hearing aids for 90% less
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.

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