

Plan Design	Calendar Year Deductible (Single)	Calendar Year Deductible (Family)	Deductible waived in-network Preventative?	Calendar Year Maximum	Diagnostic & Preventative Services	Diagnostic & Preventative Services Waiting Period	Basic - Minor Restorative Services	Basic - Minor Restorative Services Waiting Period	Major Services - Oral Surgery, Endodontic, & Periodontal Services	Major Services - Oral Surgery, Endodontic, & Periodontal Services Waiting Period
Classic 1500	\$50	\$150	NO	\$1,500	80%	None	80%	6 Months	50%	18 Months
Classic 2000	\$50	\$150	NO	\$2,000	80%	None	80%	6 Months	50%	18 Months
Classic Select 1500	\$50	\$150	YES	\$1,500	100%/70%	None	80%/70%	6 Months	60%/50%	18 Months
Classic Select 2000	\$50	\$150	YES	\$2,000	100%/70%	None	80%/70%	6 Months	60%/50%	18 Months
*PPO Advantage	\$0	\$0	N/A	\$500	100%	None	Network Discounts Apply	N/A	Network Discounts Apply	N/A

\*Not available in the state of Minnesota.

## Who can buy Multiflex Dental and how do they purchase?

- Almost anyone can buy Multiflex Dental (availability varies by state)
- Upon purchase and enrollment via brochure or the Web, all new customers become members of the National Small Business Association (NSBA)

Our Classic Plans offer the freedom to use any dentist and have maximum calendar year benefits of \$1500 or \$2000. There is no network required; however, you may recognize significant savings by utilizing DenteMax<sup>®</sup> providers.

The Classic Select plans offer a higher level of benefits if you use DenteMax<sup>®</sup> network providers, but still provide the freedom to see out-of-network dental providers with a lower benefit percentage. These plans also are offered at calendar year maximums of \$1500 or \$2000. Out-of-network benefits will be paid at MAC levels.

We are pleased to introduce a new plan that provides Diagnostic and Preventative services only: The PPO Advantage plan will pay 100% toward these Type I services and will have a \$500 calendar year maximum. On basic and major services, network discounts apply. This will allow you the opportunity to get cleanings, x-rays and preventative exams at an extremely competitive rate!

The plan designs listed are available to individuals of all ages.

## A reason to smile...



## How do you enroll in the Nationwide Multiflex<sup>SM</sup> Dental Plan?

- Contact your local agent
- Call MBA at 1.800.800.6543
- Go online to: [www.multiflexdentalinsurance.com](http://www.multiflexdentalinsurance.com) for further details

# Reliability and strength that will please **everyone**

We're all smiles at MBA and Nationwide Specialty Health®. We're pleased the unique new dental plans we've built together give you and your clients so many reasons to smile - including the strength and reliability offered by our partnership.

## MBA

- Leading developer, administrator and marketer of quality dental plans and other specialty products for 20+ years
- History of creating solid strategic partnerships and alliances
- Known for recruiting top notch agents and brokers
- Reputation for ingenuity and sound business practices

## Nationwide Specialty Health

- Mission is to help consumers better plan for the ever-increasing responsibility for their own health care costs
- Backed by financial strength and prudent financial history of Nationwide®
- A+ rating from A.M. Best
- #124 on Fortune 500 list
- Commitment to health benefits industry since 1942

# Are you eager to **learn** more?

- Would you like to learn more about our plans?
- Are you ready to learn more about our simplified enrollment process?
- Are you an agent and would like to sell Multiflex Dental?

**Simply give us a call or visit us on the Web to learn more:**

- **[www.multiflexdentalinsurance.com](http://www.multiflexdentalinsurance.com)**
- **1.800.800.6543**
- **or call your local agent**

Some plan offerings use DenteMax®, a national, seamless, credentialed PPO dental network, ranking in the top 10 for network size. For more information on DenteMax®, please visit our website at [multiflexdentalinsurance.com](http://multiflexdentalinsurance.com).

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