



NCD Dental Plans



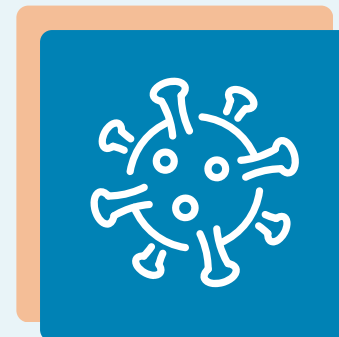
Who is NCD?

NCD does things **differently**. We've partnered with MetLife to **co-create** unique products for you. We've added **our best-in-class** top member care support and industry expertise to **their well known** and trusted network and claims processing to create robust, unique association backed dental plans to **help you** achieve **better health** all backed by an exceptional member experience.



Why Dental?

Poor Oral Health Leads To...



An Increased Risk of Cancer*

A study from Johns Hopkins University shows that poor oral hygiene increases the **risk of cancer** by **24%**.



2x Higher Chance of High Blood Pressure**



Other Health Issues

Studies have linked gum disease with an increased chance of Rheumatoid Arthritis***, dementia, and Alzheimer's disease****.

According to the CDC, over **\$45 billion** is lost in productivity in the United States each year because of untreated oral disease.



60% of adults over 65 are affected by periodontal disease

Source: CDC



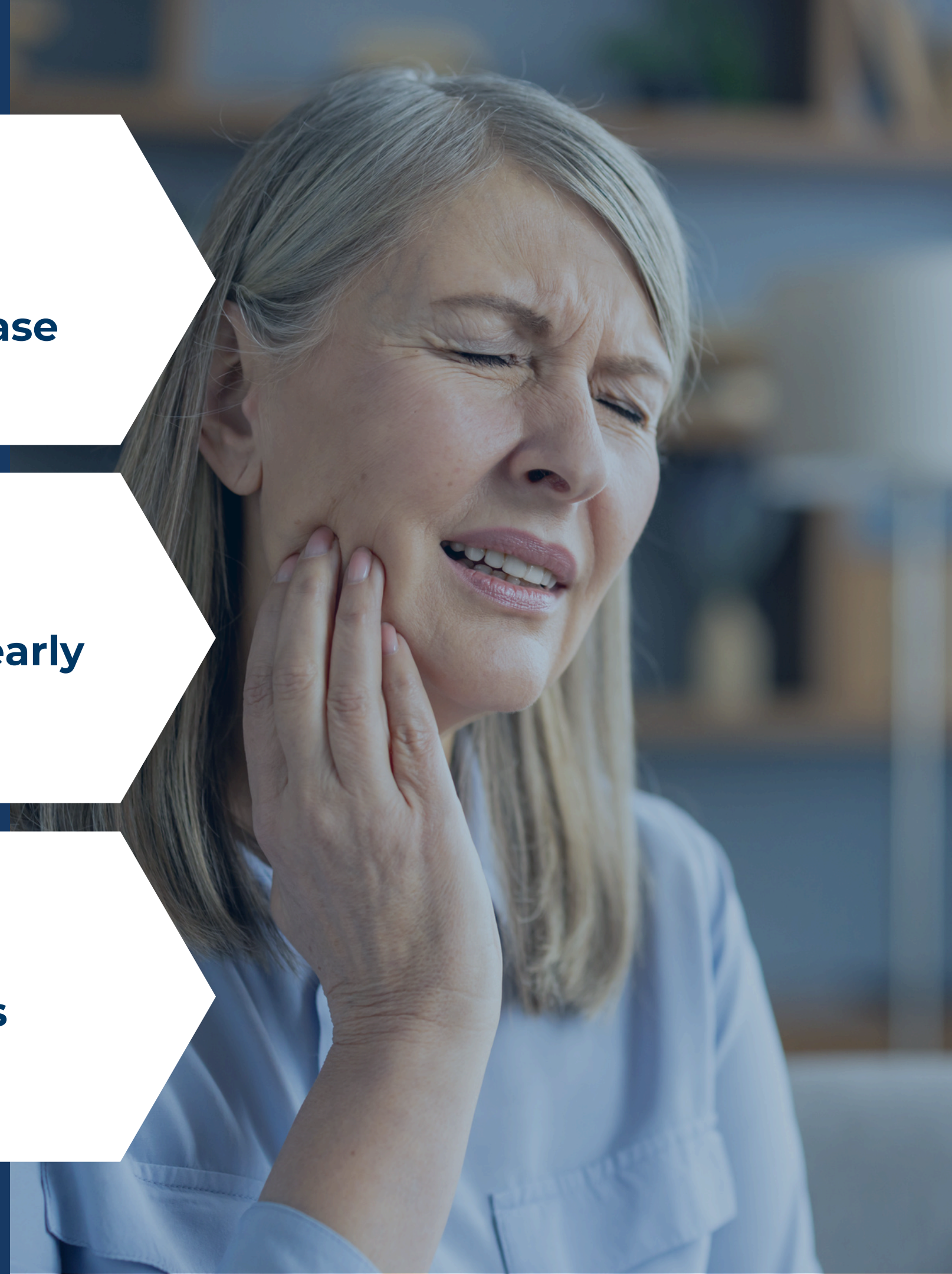
More than 1 in 4 adults have untreated cavities, and nearly half of those older than 30 show signs of gum disease.

Source: CDC



80% of adults that have unmet dental care, site cost as the reason for not receiving care

Source: National Institutes of Health





Dental insurance
supports your **oral**
health, overall health,
and **financial wellness.**

Dental Portfolio

CORE PLANS

\$750 | \$2,000 | \$10,000
Annual Maximum



ELITE PLANS

\$1,500 | \$3,000 | \$5,000
Annual Maximum



NEW

SMILE PLANS

\$1,000 | \$2,500
Annual Maximum

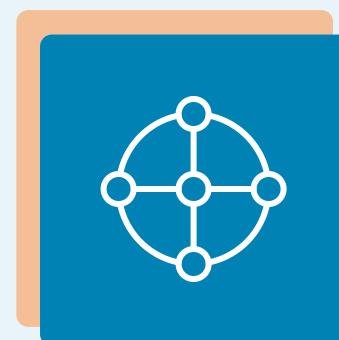


Common Features of NCD by MetLife Dental Plans



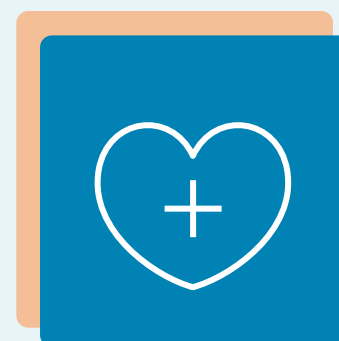
Application Details

- **Primary applicant 18+**
 - dependent coverage available
 - no upper age limit
- **Area-based rates & guaranteed issue**



Network Details

- **MetLife PDP Plus Network:**
 - 400,000 access points
 - High negotiated rates*
 - Easy provider look-up tool

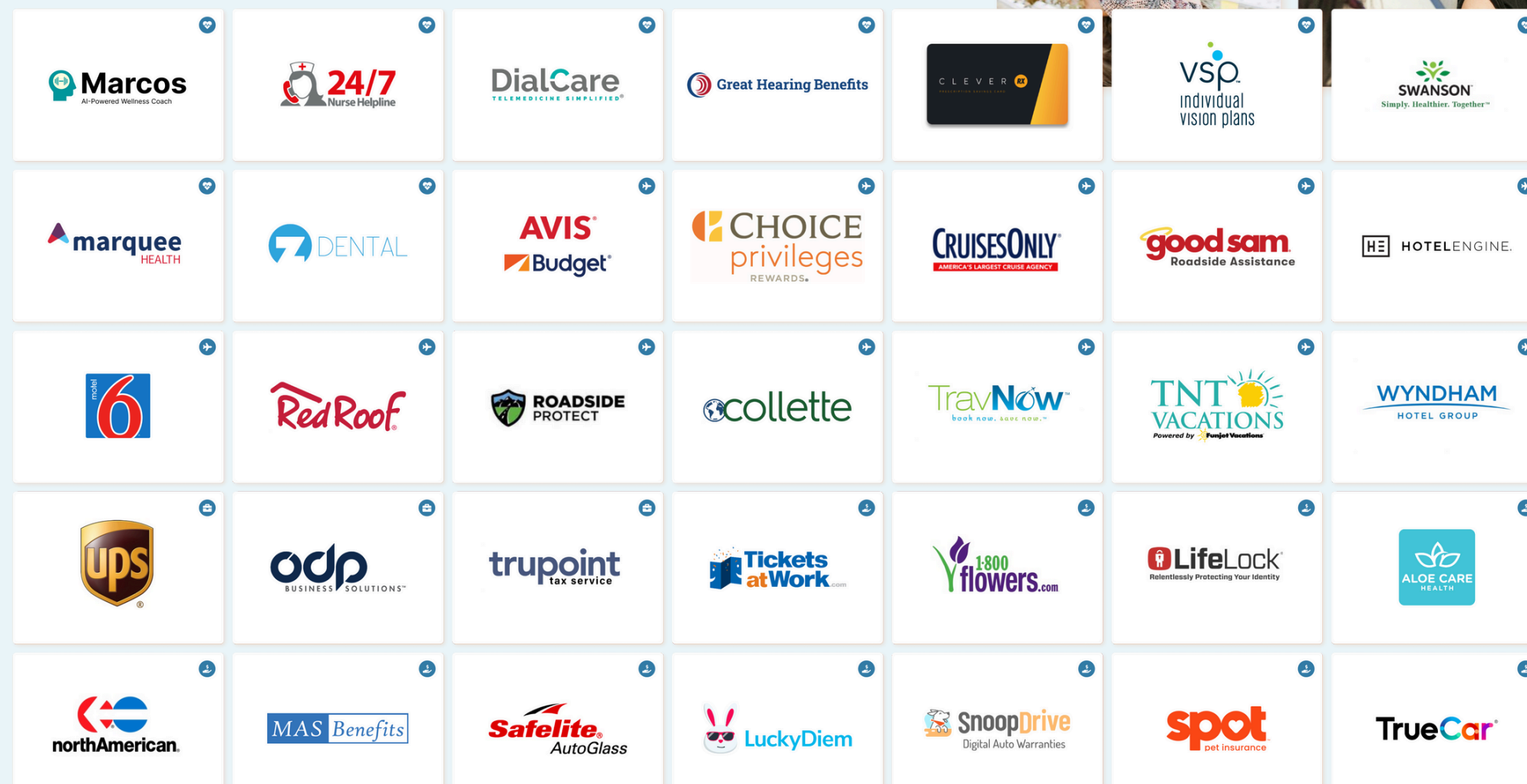


National Wellness & Fitness Association

- **Association Benefits:**
 - Hearing aid discounts
 - Telemedicine
 - Roadside assistance
 - AI health coaching
 - Travel discounts
 - Plus more!

Enrolling into an NCD dental plan gives you access to many additional benefits!

National Wellness + & Fitness Association



*Not all benefits come with all plans

NCD Core by MetLife Plans



	Value	Essentials	Complete
Annual Max	\$750	\$2,000	\$10,000
Annual Deductible (per Member)	\$50	\$50	\$100 Lifetime
Preventive Services	100% - 2 Cleanings	100% - 3 Cleanings	100% - 3 Cleanings
Basic Services (years 1 2 3+)*	50% 65% 80%	65% 80% 90%	65% 80% 90%
Major Services (years 1 2 3+)*	0% 10% 25%	10% 50% 60%	10% 50% 60%
Waiting Period for Major Services*	12 Months	None	None
Individual Monthly Premium Starts At:	\$35	\$59	\$78

* In NY/CT: Value - Basic Services covered at 75% in year 1 and 90% in year 2. There is no Major Services coverage on the Value plan. Essentials/Complete - Basic Services covered at 80% in year 1. There is a 12-month waiting period for Major Services. NY/CT state-specific brochures are available at [Agents.NCD.com](https://www.agents.ncd.com).

NCD Elite by MetLife Plans



	Elite 1500	Elite 3000	Elite 5000
Annual Max	\$1,500	\$3,000	\$5,000
Annual Deductible (per Member)	\$50	\$50	\$50
Preventive Services	100% - 2 Cleanings	100% - 3 Cleanings	100% - 3 Cleanings
Basic Services	80%	80%	80%
Major Services (years 1 2+)	10% 50%	10% 50%	10% 50%
Waiting Period for Major Services*	None	None	None
Individual Monthly Premium Starts At:	\$35	\$59	\$78

* In NY/CT: 12-month waiting period for Major Services for all Elite plans.

NCD Smile by MetLife Plans



	Smile 1000 In-Network	Smile 1000 Out-of-Network	Smile 2500 In-Network	Smile 2500 Out-of-Network
Annual Max	\$1,000	\$500	\$2,500	\$2,000
Annual Deductible (Member/Family)	\$0/\$0	\$100/\$300	\$0/\$0	\$50/\$150
Preventive Services	See Copay Schedule at Agents.NCD.com	55%*	See Copay Schedule at Agents.NCD.com	85%*
Basic Services (years 1 2 3+)		25%*		50%*
Major Services (years 1 2 3+)		25%*		30%*
Individual Monthly Premium Starts At:	\$27	\$27	\$33	\$33

* of the Maximum Allowable Charge for in-network procedures, available once the deductible has been met. Maximum Allowable Charge (MAC): Payment for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

Choosing the right NCD by MetLife Dental Plan

Prioritizing **Preventative Care**

All NCD by MetLife plans have 100% preventative care coverage on the first day. For that extra-clean feeling, out NCD Essentials and NCD Complete plans offer one additional cleaning per year

- **NCD Smile by MetLife**
- **NCD Core by MetLife**
- **NCD Elite by MetLife**

Immediate **Basic Needs**

All of our plans offer day-one basic coverage, but if you have an immediate concern, like an extraction or cavity, you may consider a plan with higher basic coverage.

- **NCD Elite 1500 by MetLife**
- **NCD Elite 3000 by MetLife**
- **NCD Elite 5000 by MetLife**

Upcoming **Major Work**

Major work on the horizon? You may not be thrilled at the prospect of a crown or root canal, but you may be delighted at the amount of coverage in the following NCD by MetLife plans:

- **NCD Elite 3000 by MetLife**
- **NCD Elite 5000 by MetLife**
- **NCD Complete by MetLife**

Considering **Dental Implants**

If you are considering getting a dental implant, you'll need to have the coverage and high annual max to ensure your treatment plan can fit your needs.

- **NCD Complete by MetLife**

For the **Budget-Conscious**

If you have a close eye on your budget, then you deserve a plan that works for you. The following NCD by MetLife plans feature a price point that just works:

- **NCD Value by MetLife**
- **NCD Smile 1000 by MetLife**
- **NCD Smile 2500 by MetLife**

Craving **Predictable Costs**

If you are unsure of what care you might need in the future, you can plan ahead for whatever might arise with a copay plan that has upfront costs and crystal-clear pricing. It couldn't be simpler.

- **NCD Smile 1000 by MetLife**
- **NCD Smile 2500 by MetLife**

What our customers are saying

“Trena T. went above and beyond what I requested to help me. She was patient, kind, understanding, and even organized a conference call with my dentist to help solve my problem. I'm a retired teacher -- so my grade for her would be straight A+ and an honors reward!”

- Laure-Anne B.

“Nicole was so good words are not sufficient. Not only was she courteous and efficient but she went way above and beyond to help me with my problem. Such a kind and caring voice and quickly gathered all pertinent information and solved the problem itself. Not just assisted but solved the problem. Called the dentists office and made sure all the correct information was given. I am so grateful for her help. She epitomizes the best in customer service. Give that woman a raise!”

- Roxanne D.





Let's take the first step toward a healthier, brighter future —**because your smile matters to us.**