



# NCD Training



agent use only

# Agenda

## 1. | NCD Overview

An overview of who we are and our position in the market.

## 2. | Why dental?

Statistics show that your clients need dental insurance to support their overall health and financial wellness.

## 3. | Product



Explore our current products and learn how they can benefit your clients.

## 4. | Portal

A look at our simple quoting and enrollment portal that powers all our products.

## 5. | Commissions

Members love our products. Find out why agents love selling them too!

## 6. | Q&A

We're here to help you with any questions you may have.

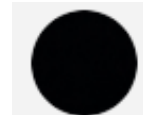
# Our Mission

NCD exists to improve lives by driving better health, exceptional experience, and spreading the smile.

**innovative  
products**

**member  
focused**

**agent  
support**



Cyrus MAXILOM

5 days ago



Sandy is an excellent customer service professional! Excellent customer support provided and I could sense her smile and jovial attitude. She made me smile! Thank you!

Hide

# Innovative Products

We do things differently.



We partner with well known brands



to create unique products.



Liz Selzer-Lang

6 days ago



Carmen was professional, friendly and most importantly, helpful.



Posted on  
Google

# Intense Member Focus



**4.9** ★★★★★

[Read our 4,232 reviews](#)

## Welcome Calls



10,000+ per month

## Speed to Answer



15 seconds

## Google Rating



4.9 star rating  
4,200+ 5 star reviews

# Agent Support

## Speed to Response

 30 seconds

 under 1 hour

## Account Executive

 training, sales support & more

## Strong Commissions

 level for the life of the policy



Cheri Rose

5 days ago



Friendly, efficient, caring



Posted on  
Google



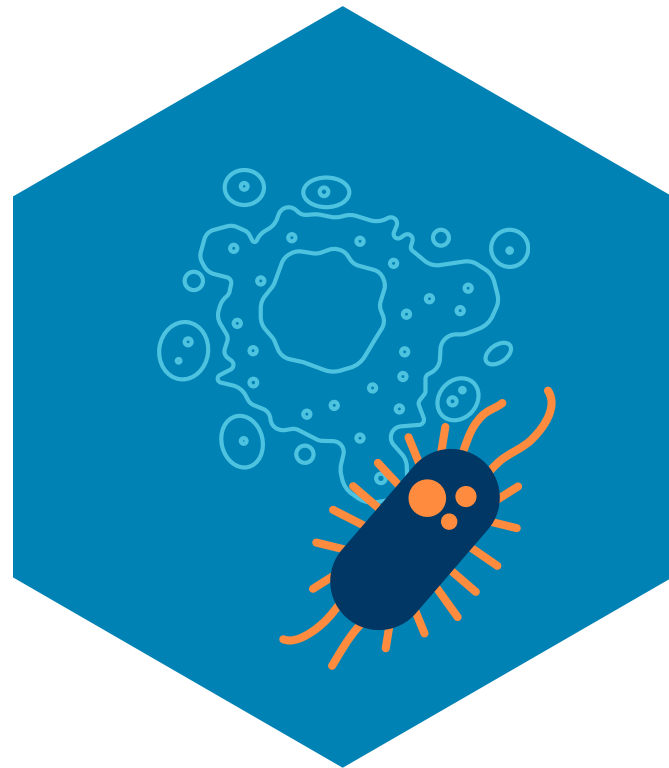
02

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%**.



## Other Health Issues

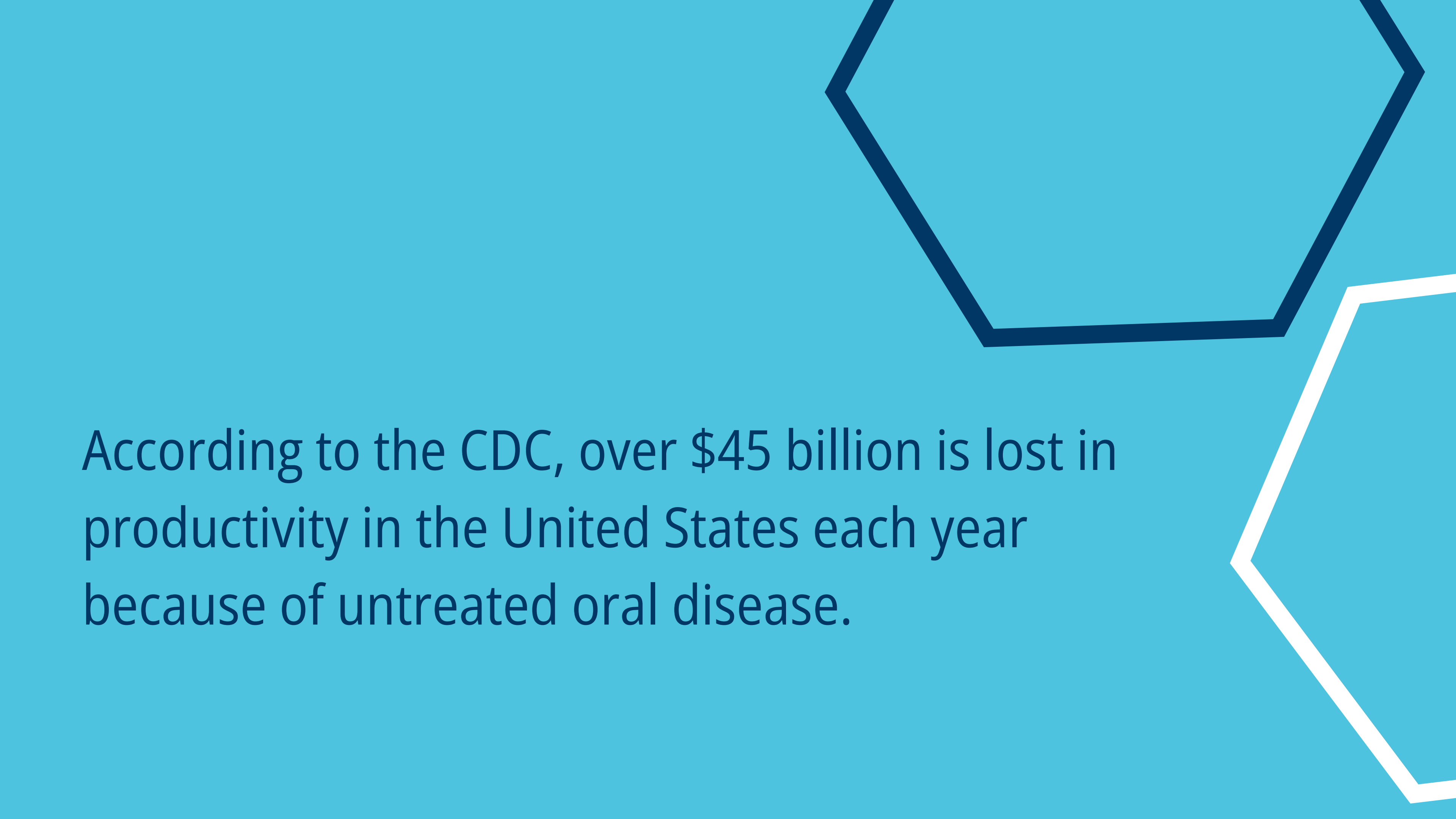
Studies have linked gum disease with an increased chance of Rheumatoid Arthritis\*\*, dementia\*\*\*, and Alzheimers disease\*\*\*.

## 2x Higher Chance of High Blood Pressure\*

\*American Heart Association, \*\* Harvard Health Publishing, \*\*\*National Institutes of Health







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\***

\*CDC



**90% of adults over 65 have a cavity\***

\*CDC



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

\*National Institutes of Health



The top right corner of the image features two thick, angular lines. One is dark blue and the other is white, both forming jagged, zig-zag patterns that extend from the top edge towards the center of the frame.

Your clients **need** dental insurance.



# Product Portfolio

# Dental Portfolio: NCD by MetLife

NEW

## Core

\$750, \$2000, \$10,000 Annual Maximum



## Elite

\$1500, \$3000, \$5000 Annual Maximum



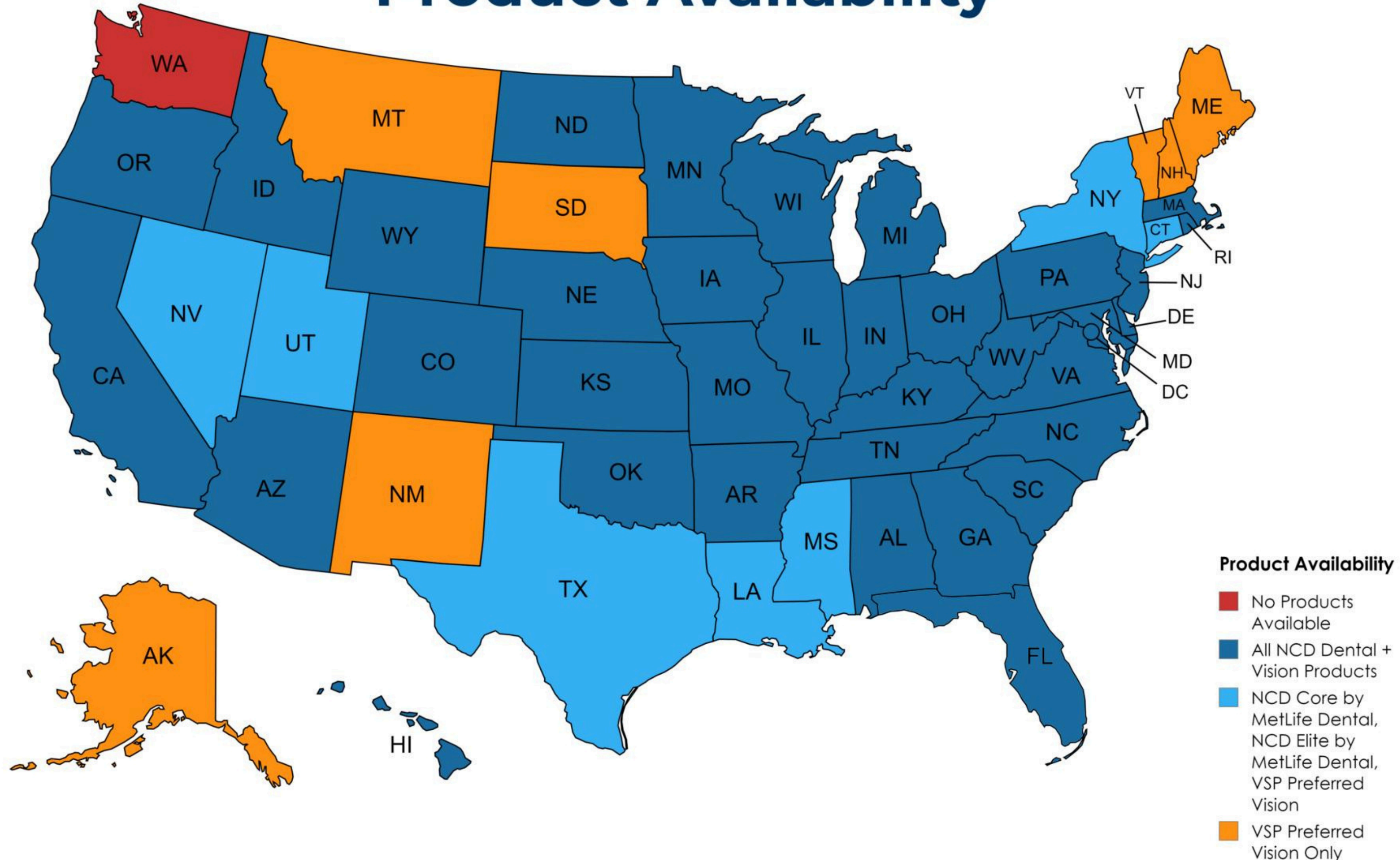
## Smile

\$1000 & \$2500 Annual Maximum



Live 9/1 with 10/1 effective dates!

# NCD Dental and Vision Product Availability



## Common Features

# NCD by MetLife Dental Plans

### 1. | Guarantee Issue

No underwriting questions on the application. Everybody qualifies for coverage!

### 2. | All Ages

- primary must be 18+
- no upper age limit
- dependent coverage from birth+

### 3. | Area Based Rates

- no age banding
- based on zip code

### 4. | One Platform

One simple platform for dental and vision products.

### 5. | Association Based

All our MetLife plans are backed by the NWFA which gives your client robust benefits.

## Application Details



### Primary applicant 18+

- dependent coverage available
- no upper age limit

Area based rates  
Guaranteed Issue

## Network



### MetLife PDP Plus Network:

- 400,000 access points
- High negotiated rates
- Easy provider look-up tool

## NWFA



### Association Benefits:

- Hearing aid discounts
- Telemedicine
- Roadside assistance
- All health coaching
- Travel discounts
- Plus more!

## Portal



[enrollment.ncd.com/agentID](https://enrollment.ncd.com/agentID)



**Plans Offered by the:**

National Wellness   
& Fitness Association

# National Wellness + & Fitness Association



\*Not all benefits come with all plans

# NWFA & NCD

## A Streamlined Process

### One Application

When you enroll your client into an NCD **dental** or **vision** plan, you are also enrolling them into the **NWFA**. It is **one application** process.



### One Pricing Structure

Prices on marketing materials and on the quoting and portal are **inclusive** of the **NWFA membership** fee and the **NCD dental and vision plan premiums**.

### Fulfillment

Clients receive **digital fulfillment** and information with their welcome kit that comes in the **mail**.



# NCD CORE

BY  **MetLife**



In Network	NCD VALUE BY MetLife	NCD ESSENTIALS BY MetLife	NCD COMPLETE BY MetLife
<b>Calendar Year Maximum</b>	\$750	\$2,000	\$10,000
<b>Preventive</b>	100% Coverage	100% Coverage	100% Coverage
<b>Basic*</b>	50% in Year 1 65% in Year 2 80% in Year 3+	65% in Year 1 80% in Year 2 90% in Year 3+	65% in Year 1 80% in Year 2 90% in Year 3+
<b>Major*</b>	0% in Year 1 10% in Year 2 25% in Year 3+	10% in Year 1 50% in Year 2 60% in Year 3+	10% in Year 1 50% in Year 2 60% in Year 3+
<b>Deductible</b>	\$50 for Basic & Major Coverage	\$50 for Basic & Major Coverage	\$100 for Basic & Major Coverage; Vanishing after Year 1

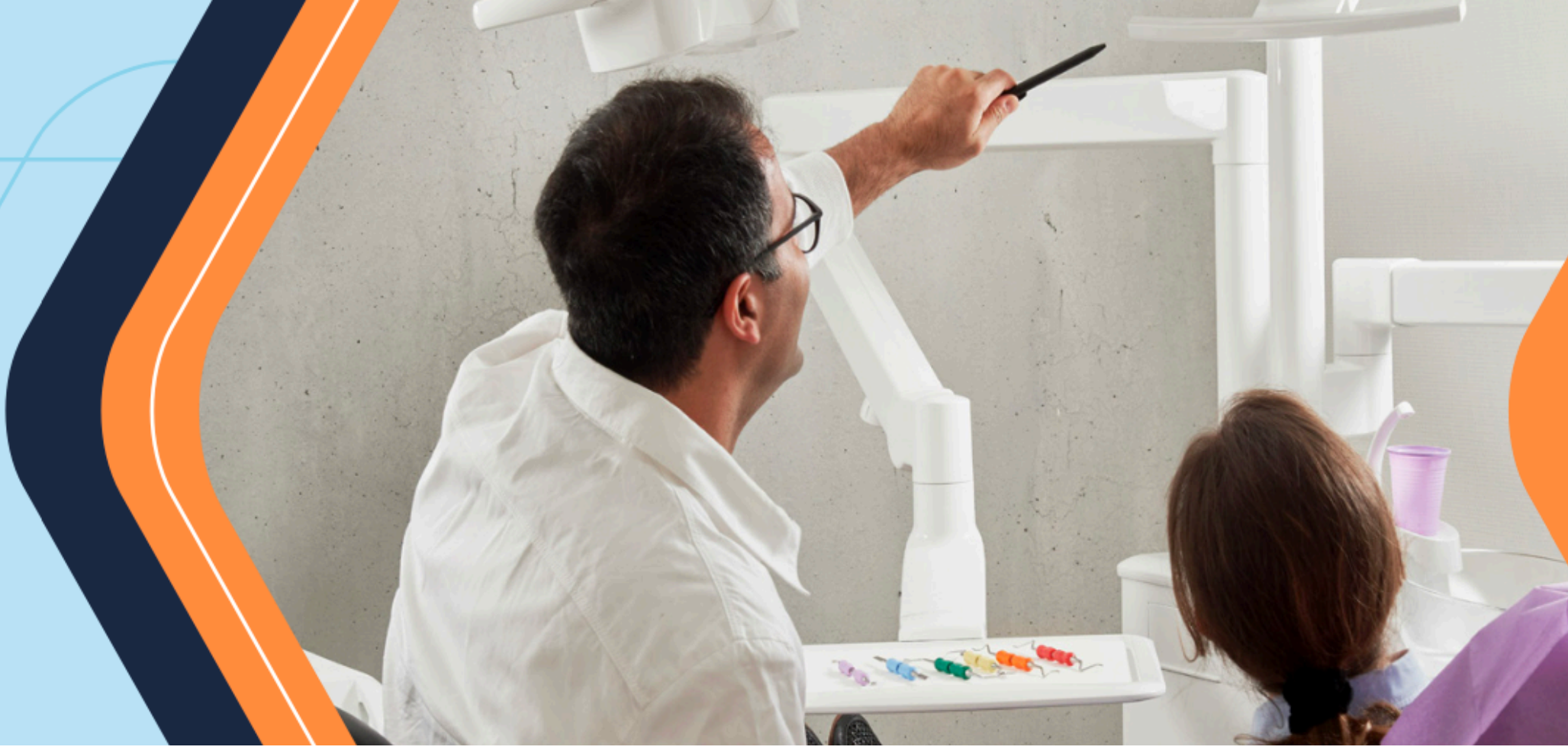
\* in NY/CT: Basic coinsurance rates differ. 0% for Major for Value plan. 0% in Year 1 for Major for Essentials and Complete plans.




<b>PREVENTIVE CARE</b>	<b>No Waiting Period</b>
<ul style="list-style-type: none"> <li>• Routine Exams</li> <li>• Routine Cleanings</li> </ul>	<ul style="list-style-type: none"> <li>• Bitewing X-rays</li> <li>• Fluoride (under age 14)</li> </ul>
<b>BASIC CARE</b>	<b>No Waiting Period</b>
<ul style="list-style-type: none"> <li>• Full Mouth/Panoramic X-rays</li> <li>• Restorative Fillings</li> <li>• Sealants (under age 14)</li> </ul>	<ul style="list-style-type: none"> <li>• Simple Extractions</li> <li>• Space Maintainers (under age 14)</li> <li>• Periodontal Maintenance</li> </ul>
<b>MAJOR CARE</b>	<b>No Waiting Period**</b>
<ul style="list-style-type: none"> <li>• Oral Surgery</li> <li>• Crowns</li> <li>• Surgical Extractions</li> <li>• Endodontics</li> <li>• Periodontics</li> </ul>	<ul style="list-style-type: none"> <li>• Dentures &amp; Denture Repair</li> <li>• Bridges</li> <li>• Anesthesia</li> <li>• Implants (Complete plan only)</li> </ul>

\*\* in NY/CT: 12 month waiting period for Essentials and Complete plans.

# NCD ELITE

BY  **MetLife**



In Network	NCD ELITE 1500 BY  <b>MetLife</b>	NCD ELITE 3000 BY  <b>MetLife</b>	NCD ELITE 5000 BY  <b>MetLife</b>
<b>Calendar Year Maximum</b>	\$1,500	\$3,000	\$5,000
<b>Preventive</b>	100% Coverage		
<b>Basic</b>	80% Coverage		
<b>Major*</b>	10% in Year 1, 50% in Year 2+ for All Plans		
<b>Deductible</b>	\$50 per Individual / \$150 per Family per Year		

\* in NY/CT: 0% in Year 1; 50% in Year 2+

PREVENTIVE CARE	No Waiting Period
<ul style="list-style-type: none"> <li>• Routine Exams</li> <li>• Routine Cleanings</li> </ul>	<ul style="list-style-type: none"> <li>• Bitewing X-rays</li> <li>• Flouride (under age 14)</li> </ul>
BASIC CARE	No Waiting Period
<ul style="list-style-type: none"> <li>• Full Mouth/Panoramic X-rays</li> <li>• Restorative Fillings</li> <li>• Sealants (under age 14)</li> </ul>	<ul style="list-style-type: none"> <li>• Simple extractions</li> <li>• Space Maintainers (under age 14)</li> </ul>
MAJOR CARE	No Waiting Period**
<ul style="list-style-type: none"> <li>• Oral Surgery</li> <li>• Crowns</li> <li>• Surgical Extractions</li> <li>• Endodontics</li> <li>• Periodontics</li> </ul>	<ul style="list-style-type: none"> <li>• Dentures &amp; Denture Repair</li> <li>• Bridges</li> <li>• Anesthesia</li> <li>• Implants (limitations apply)</li> </ul> <p>** in NY/CT: 12 month waiting period</p>

# Smile Overview

<b>NCD SMILE 1000</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Type A Preventive	Copay Schedule	55%*
Type B Basic	Copay Schedule	25%*
Type C Major	Copay Schedule	25%*
Calendar Year Deductible	\$0	A, B & C services Individual: \$100 Family: \$300
Calendar Year Maximum (A,B,&C)	\$1,000	\$500

<b>NCD SMILE 2500</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Type A Preventive	Copay Schedule	85%*
Type B Basic	Copay Schedule	50%*
Type C Major	Copay Schedule	30%*
Calendar Year Deductible	\$0	A, B & C services Individual: \$50 Family: \$150
Calendar Year Maximum (A,B,&C)	\$2,500	\$2,000

\*of the maximum allowable charge for in-network procedures

\*of the maximum allowable charge for in-network procedures

# NCD Plan Highlights

## Core Plans

- Graded benefits, get better with time
  - up to 90% for basic; 60% for major
- No waiting period on major services for Essentials and Complete Plans\*
- Implant coverage on Complete Plan
  - \$3k annual limit
- \$100 lifetime deductible on Complete Plan

## Elite Plans

- Consistent benefits across all 3 levels
- Basic starts at 80% day 1
- No waiting period on major services\*
- Implant coverage available on all 3 levels
  - 2 year waiting period
  - 50% of annual max inside limit
- Yearly deductible maxes out at \$150 per family

## Smile Plans

- Set co-pays for covered services
- No waiting periods
- Includes implants & root canals
- No deductible (in-network)

\*Value Plan and all NY/CT have a 12 month waiting period for major services

# **METLIFE PDP PLUS NETWORK**

## **Solid Network**

- 400K+ access points
- Locate providers on our website or directly in the quoting portal
- HIGH negotiated rate: on average 35-50% off the normal billed rate

## **Network Recognition**

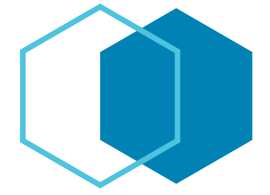
- Dentists know the MetLife name
- MetLife is also the claims payer
- Claims typically processed in 24 hours

## **Network Education**

- Increases overall member satisfaction with their plan
- Saves them a lot of out of pocket expenses



# Network Education



In Network		Out of Network	
Crown	\$1,000	Crown	\$1,000
Negotiated rate	\$500	Negotiated rate	NA
Plan pays	\$250	Plan pays	\$250
Client pays	\$250	Client pays	\$750

\*hypothetical example, not a guarantee of coverage or pricing  
Y2 coverage, deductible satisfied

# How to select the **best** plan:

The best plan, is the plan that fits *your client's* needs.

Which statement matches your client's current needs the most accurately?

- *"I am most concerned with my **preventive exams and cleanings.**"*
- *"I have a simple immediate concern. I suspect a **basic service** like a simple extraction or cavity filling is necessary."*
- *"I know I need **major work**, like a crown or root canal. I am not worried about implants for the foreseeable future."*
- *"I will need **implants** within the next 2 years."*
- *"I need **predictability** in what I will pay the dentist."*
- *"I need a **low cost** option."*

## Main Need

Preventive Services

## Plan Options



NCD ELITE 1500



## Main Need

Basic Services

## Plan Options

**NCD ELITE 1500**

BY  **MetLife**

**NCD ELITE 3000**

BY  **MetLife**

**NCD ELITE 5000**

BY  **MetLife**

## Main Need

Major Services  
(no implants)

## Plan Options

**NCD ELITE 3000**

BY  **MetLife**

**NCD ELITE 5000**

BY  **MetLife**

**NCD**  
**COMPLETE**  
BY  **MetLife**

# Plan Options

## Main Need

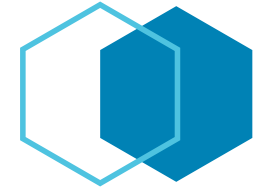
Major Services  
(implants)



Real Benefits. Real Value.



PREFERRED PLAN BY NCD



### Individual & Family Vision Plans

<b>\$22</b> <small>Includes NWFA Association Fee*</small>	<b>\$37</b> <small>Includes NWFA Association Fee*</small>	<b>\$46</b> <small>Includes NWFA Association Fee*</small>	<b>\$51</b> <small>Includes NWFA Association Fee*</small>
<b>Member</b>	<b>Member + Spouse</b>	<b>Member + Child</b>	<b>Family</b>

Copay	\$20 Exam / \$25 Materials per Covered Person per Office Visit every 12 months
<b>Benefit</b>	<b>Frequency</b>
Exam	Every 12 months
Lenses	Every 12 months
Frame	Every 24 months
<b>Benefit</b>	<b>Participating Provider</b>
WellVision® Exam	Covered after \$20 exam copay
Contact Lens Exam	15% Savings on a contact lens exam
Frame Allowance	\$200 allowance for a wide selection of frames or \$220 allowance on a featured frame brand
Single Vision	Covered after \$25 materials copay
Lined Bifocal	Covered after \$25 materials copay
Lined Trifocal	Covered after \$25 materials copay
Progressive Lenses	Covered after additional \$50 copay
Impact-resistant (polycarbonate) lenses for children (up to age 18)	Covered in full after \$25 materials copay
Contacts (instead of glasses)**	\$150 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)

\*OR has different plan design



# Portal Overview





**05**

# **Commissions**

# Commissions

## Level For Life

Earn the same commission in all renewal years. 21% street level commissions for dental, 34% for vision.

## Increase Revenue

Attaching dental to your core product will increase your average revenue per client.

## Partner With You

We are striving to have a long term partnership, so we want to pay you a lot in renewal years, too!

## Lifetime Enterprise Value

Create as much value that lasts as long as possible.



**Thank you for attending!**