

## National Wellness + & Fitness Association

In addition to an outstanding dental plan, your NWFA membership grants you exclusive access to exciting discounts and benefits on dozens of health, wellness, personal, and travel services:

- Access to a **24/7 Nurse Helpline** offering confidential advice.
- RX savings up to 80% with **Clever RX**.
- A personalized, AI-powered fitness, nutrition, and wellness coach in your pocket with **Marcos AI**.
- 35% discount on your first year of **LifeLock®** identity theft protection.
- Discounts on vacation packages, cruises, travel, hotels, car rentals, and even business services like exclusive UPS rates!
- ...and so many more!

Wherever you are on your wellness journey, NWFA is here every step of the way.

Call  
at  
**to enroll today.**



Frequency limitations for listed procedures may apply, depending on plan selected. Not all treatments covered by all plans.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details

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# WHY NCD BY METLIFE?

**That's easy — the best products, support, and association!**

Choosing an NCD by MetLife dental plan means choosing a trusted, nationwide network of dental providers, offering in-network pricing discounts that save\* you money. It means choosing white-glove service and a Member Care team that offers you five-star support. It means choosing an association-backed plan that offers perks that go above and beyond. With an array of plans to choose from, there's an NCD by MetLife dental plan for everyone.



	NCD VALUE BY METLIFE	NCD BRIGHT 1000 BY METLIFE	NCD BRIGHT 1500 BY METLIFE	NCD ELITE 1500 BY METLIFE	NCD ESSENTIALS BY METLIFE	NCD ELITE 3000 BY METLIFE	NCD ELITE 5000 BY METLIFE	NCD COMPLETE BY METLIFE
Annual Max	\$750	\$1,000	\$1,500	\$1,500	\$2,000	\$3,000	\$5,000	\$10,000
Deductible	\$50 Annually	\$100 Annually	\$100 Annually	\$50 Annually	\$50 Annually	\$50 Annually	\$50 Annually	\$100 Lifetime
Preventive Services (years 1/2)	100% 2 Cleanings	90/100% 2 Cleanings	90/100% 2 Cleanings	100% 2 Cleanings	100% 3 Cleanings	100% 2 Cleanings	100% 2 Cleanings	100% 3 Cleanings
Basic Services** (years 1/2/3)	50/65/80%**	50/60/70%	50/60/70%	80/80/80%	65/80/90%*	80/80/80%	80/80/80%	65/80/90%**
Major Services** (years 1/2 or 1/2/3)	0/10/25%**	10/20%	10/20%	10/50/50%**	10/50/60%**	10/50/50%**	10/50/50%	10/50/60%**
Waiting period for Major Services**	12 months	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*The service categories and plan limitations shown above represent an overview of your plan benefits. This document presents the majority of services within each category, but is not a complete description of the plan.*

*\*Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit a dentist, and the cost of services rendered.*

*\*\*Benefits in NY/CT differ on some plans (NY/CT state-specific brochures are available at [NCD.com/Agents](http://NCD.com/Agents)); Value - Basic Services covered at 75% in year 2 and 90% in year 3. 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; Elite 1500/3000/5000 - There is a 12-month waiting period for Major Services.*

*Last updated: 06/03/2025*