



NY/CT



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 75% in Year 2 90% in Year 3+	80% in Year 1 80% in Year 2 90% in Year 3+	80% in Year 1 80% in Year 2 90% in Year 3+
<b>Major</b>	0%	0% in Year 1 50% in Year 2 60% in Year 3+	0% 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

## Outstanding Care. Exceptional Coverage. NCD.

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>• Fluoride (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> <li>• Periodontal Maintenance</li> </ul>

MAJOR CARE	12-Month 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 (Complete plan only)</li> </ul>

ABOUT NCD
NCD is dedicated to improving lives by driving better health, providing <b>exceptional experience</b> , and Spreading the Smile.

## National Wellness & Fitness Association

As a member of the NWFA, you'll have access to additional benefits and discounts, such as:
<ul style="list-style-type: none"> <li>• Telehealth Membership</li> <li>• Roadside Assistance</li> <li>• Discounts on Hearing, Travel, and Wellness</li> <li>• And much more!</li> </ul>

\*12-month waiting period for Major services for the Essentials and Complete plans; Major services are not covered on Value plan. Products are not available in all states. Please call (800) 485-3855 to verify current state availability. 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. Metropolitan Life Insurance Company is unaffiliated with the National Wellness & Fitness Association. Metropolitan Life Insurance Company only provides benefits covered under its insurance policies and is not responsible for other benefits and/or discounts associated with membership in the NWFA. L4969682[exp1227][All States and][All Territories] [Updated 12/17/2025]