

# SPREADING THE SMILE

NCD ELITE

BY  **MetLife**

**Annual Maximum Benefit**  
**\$1,500, \$3,000, or \$5,000** *per person*

**NY/CT ONLY**

PREVENTIVE CARE		No Waiting Period
100% Coverage	<ul style="list-style-type: none"><li>• Routine Exam (2 per 12 months)</li><li>• Bitewing X-rays (1 per 12 months)</li></ul>	<ul style="list-style-type: none"><li>• Cleaning (2 per 12 months)</li><li>• Fluoride for children under age 14 (1 per 12 months)</li></ul>
BASIC CARE		No Waiting Period
80% Coverage	<ul style="list-style-type: none"><li>• Full Mouth/Panoramic X-rays</li><li>• Fillings</li></ul>	<ul style="list-style-type: none"><li>• Sealants (Child under 14)</li><li>• Space Maintainers (Child under 14)</li></ul>
MAJOR CARE		12 Month Waiting Period
Year 1 - 0% Coverage Year 2 - 50% Coverage	<ul style="list-style-type: none"><li>• Oral Surgery</li><li>• Crowns</li><li>• Bridges</li><li>• Surgical Extractions</li><li>• Endodontics</li></ul>	<ul style="list-style-type: none"><li>• Periodontal Maintenance (Deep Cleaning Maintenance)</li><li>• Dentures &amp; Denture Repair</li><li>• Anesthesia</li><li>• Implants (limitations apply)</li></ul>
Deductible	\$50 per Individual / \$150 per Family per year	

*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. L4843825[exp1027][All States and][All Territories] © 2025 MetLife Services and Solutions, LLC*

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In addition to an outstanding dental plan, your NWFA membership grants you exclusive access to exciting discounts on dozens of wellness and travel services. These are just a few of the perks offered:

**DialCare**  
TELEMEDICINE SIMPLIFIED®

 **Marcos**  
AI-Powered Wellness Coach

 **nSD**  
Roadside Assistance

 **MetLife**  
 **Pet Insurance**

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**AUDICUS**

**Audicus** offers up to 70% off custom hearing aids with free online hearing tests, lifetime tele-audiology care, expert support, and a 100-day risk-free trial—all from home.

**LXE Hearing** delivers affordable, medical-grade hearing aids with free hearing tests, personalized support, lifetime service, and a 45-day risk-free trial—no clinic visits required.

**LXE**  
HEARING

 **MDHearing**

**MDHearing** provides affordable hearing aid solutions backed by professional fitting and support from trained Audiologists. Plus, receive an additional discount on accessories.

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**Agent Name:**

**Phone #:**

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