SPREADING THE SMILE

ESSENTIALS BY MetLife NY/CT ONLY

Annual Maximum Benefit \$2,000

PREVENTATIVE CARE		No Waiting Period
100% Coverage	Routine Exam (3 per 12 months)Bitewing X-rays (1 per 12 months)	 Cleaning (3 per 12 months) Fluoride for children under age 14 (1 per 12 months)
BASIC CARE		No Waiting Period
Year 1 - 80% Coverage Year 2 - 80% Coverage Year 3 - 90% Coverage	 Full Mouth/Panoramic X-rays (1 per 5 years) Sealants (Child under 14) Space Maintainers (Child under 14) 	 Fillings (Restorative) Periodontal Maintenance (Deep Cleaning Maintenance) (3 per 12 months)
MAJOR CARE		
Year 1 - 0% Coverage Year 2 - 50% Coverage Year 3 - 60% Coverage	 Oral Surgery (Complex Extractions) Crowns (1 per tooth, per 10 years) Crown Repair Endodontics Periodontics 	 Denture Repair (1 per 12 months) Dentures (1 appliance per 10 years) Bridge (1 per 10 years) Anesthesia
Deductible	\$50 per year/per member	



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NWFA ASSOCIATION BENEFITS AND DISCOUNTS			
Health Discounts			
Company	Description		
Teladoc	Copay-free telehealth for your medical needs		
Prioritize Wellness	Access to wellness discounts and nutritionists		
MDHearing Aid	Medical-grade hearing aids for 90% less		
Personal Discounts			
Company	Description		
1-800-Flowers	15% discount		
Lifelock	20% off first year of identity theft protection		
Safelite	Save \$20 on windshield repair/replacement		
Travel Discounts			
Company	Description		
Road America Roadside Assistance	24/7 roadside assistance		
Hotel Engine	Average of 26% off hotels		
Small Business Discounts			
Company	Description		
UPS Discounts	Member-only flat-rate pricing for shipments		

Agent Name:

Phone #:

Email:

Products are not available in all states. Please call (800) 485-3855 to verify current state availability.

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.