

# How To Use Your New Dental Benefits



## Find A Dentist

We know how important it is for you to see the right dentist. That's why we've partnered with MetLife who has one of the largest dental networks. Just go to the website below to find the dentist that works for you.

### Locate A Dentist Here:

[www.NCD.com/metlifedentists](http://www.NCD.com/metlifedentists)



## Access Benefits

As a member of the National Wellness and Fitness Association you have 24/7 access to your member portal where you can review your plan, update payment info or contact our member care team.

### Access Benefits Here:

[www.NCD.com/metlifebenefits](http://www.NCD.com/metlifebenefits)



## Claims Assistance

Getting claims assistance is simple, just go to the link below. You can:

- ▶ [View Claims Status](#)
- ▶ [View Coverages](#)
- ▶ [Print Off Explanations of Benefits](#)

### Check Claims Here:

[www.NCD.com/metlifeclaims](http://www.NCD.com/metlifeclaims)

[MetLife.MemberCare@NCD.com](mailto:MetLife.MemberCare@NCD.com)

**Available Monday - Friday 8am - 6pm CST • (800) 485-3855**

**NCD**

SPREADING THE SMILE BY



**MetLife**

# Annual Benefit \$2,000

NY/CT Only

- \$50 Annual Deductible

## PREVENTIVE CARE (100% Coverage)

No Waiting Period

- Routine Exam (3 per 12 months)
- Bitewing X-rays (1 per 12 months)
- Cleaning (3 per 12 months)
- Fluoride for children under age 16 (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 (ages 6 through 16)
- Space Maintainers (child under 16)
- Fillings (restorative)
- Simple Extractions
- Periodontal Maintenance (Deep Cleaning Maintenance) (2 per 12 month)

## MAJOR CARE

Year 1 - 0% Coverage

Year 2 - 50% Coverage

Year 3 - 60% Coverage

- Oral Surgery (Complex Extractions)
- Crowns (1 per tooth, per 7 years)
- Crown Repair
- Endodontics
- Periodontics
- Denture Repair (1 per 12 month)
- Dentures (1 appliance per 10 years)
- Bridge (1 per 10 years)
- Anesthesia

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

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