

## NCD by MetLife Dental Plan Options

### NCD Core by MetLife Plans

|                                       | Value              | Essentials         | Complete           |
|---------------------------------------|--------------------|--------------------|--------------------|
| Annual Max                            | \$750              | \$2,000            | \$10,000           |
| Annual Deductible (per Member)        | \$50               | \$50               | \$100 Lifetime     |
| Preventive Services                   | 100% - 2 Cleanings | 100% - 3 Cleanings | 100% - 3 Cleanings |
| Basic Services (years 1 - 2 - 3+)*    | 50% - 65% - 80%    | 65% - 80% - 90%    | 65% - 80% - 90%    |
| Major Services (years 1 - 2 - 3+)*    | 0% - 10% - 25%     | 10% - 50% - 60%    | 10% - 50% - 60%    |
| Waiting Period for Major Services*    | 12 Months          | None               | None               |
| Individual Monthly Premium Starts At: | \$35               | \$59               | \$78               |

\* In NY/CT: Value - Basic Services covered at 75% in year 1 and 90% in year 2. 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. NY/CT state-specific brochures are available at Agents.NCD.com.

### NCD Elite by MetLife Plans

|                                       | Elite 1500         | Elite 3000         | Elite 5000         |
|---------------------------------------|--------------------|--------------------|--------------------|
| Annual Max                            | \$1,500            | \$3,000            | \$5,000            |
| Annual Deductible (per Member)        | \$50               | \$50               | \$50               |
| Preventive Services                   | 100% - 2 Cleanings | 100% - 2 Cleanings | 100% - 2 Cleanings |
| Basic Services                        | 80%                | 80%                | 80%                |
| Major Services (years 1 - 2+)*        | 10% - 50%          | 10% - 50%          | 10% - 50%          |
| Waiting Period for Major Services**   | None               | None               | None               |
| Individual Monthly Premium Starts At: | \$55               | \$69               | \$79               |

\*\* In NY/CT: 12-month waiting period for Major Services for all Elite plans.

### NCD Bright by MetLife Plans

|                                       | Bright 1000              | Bright 1500              |
|---------------------------------------|--------------------------|--------------------------|
| Annual Max                            | \$1,000                  | \$1,500                  |
| Annual Deductible (per Member)        | \$100                    | \$100                    |
| Preventive Services (years 1 - 2+)    | 90% - 100% - 2 Cleanings | 90% - 100% - 2 Cleanings |
| Basic Services                        | 50% - 60% - 70%          | 50% - 60% - 70%          |
| Major Services (years 1 - 2+)         | 10% - 20%                | 10% - 20%                |
| Waiting Period for Major Services*    | 12 Months                | None                     |
| Individual Monthly Premium Starts At: | \$29                     | \$34                     |

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Questions? Email your NCD Agent Support team at AgentSupport@NCD.com, text them at (469) 425-8419, or give them a call at (844) 284-4944 between 8:30 and 5:30 CST. Thanks for Spreading the Smile with us! | Last Updated: 04/09/2025