

NCD

SPREADING THE SMILE



NCD exists to improve lives by driving better health, exceptional experience, and Spreading The Smile



NCD is an insurance company that is dedicated to improving lives by driving better health, providing exceptional experience, and Spreading the Smile. NCD currently focuses on ancillary benefits such as dental and vision insurance to augment the health insurance our clients already have. NCD believes that by pairing great products with world-class, white-glove service, clients will be able to access care, improve their health, and do it all with a pleasant experience.

NCD partners with great brands like Nationwide, VSP, and Careington to bring you comprehensive ancillary benefits. We ensure plentiful provider choice, easy access to care and benefits, and a seamless insurance company experience.

When questions and concerns arise, we believe that members shouldn't have to wait for answers. NCD's white-glove service model aims to answer member calls in under 30 seconds, and make sure the issue is handled right the first time.

Emerging from a proud legacy of exceptional insurance services, NCD draws its knowledge and experience from a variety of industry experts. NCD is poised to drive better health of its members by offering transparent policies, smile-worthy service, and amazing coverage across the country.

NCD's Plans Offer:

- **Up to a \$5,000 max annual benefit.**
- **Guaranteed issue on all plans. (No medical questions asked!)**
- **Coverage for exams, cleanings, X-rays, fillings, and more from day one.**
- **Save up to 40% off dental care street prices BEFORE your coinsurance is applied.**
- **A nationwide network of over 260,000 dentists.**

Underwritten by Nationwide Life Insurance Company. Administered by Merchants Benefit Administration. Serviced by NCD Agency, LLC. Insurance policies offered by NCD contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your agent for complete details.

Annual Maximum Benefit Options

\$1,500 / \$3,000 / \$5,000 Benefit Plans

- \$50 annual deductible for basic and major services (per person)
- \$150 max (per family)
- No deductible for preventative services.

PREVENTIVE CARE (100% Coverage*) No Waiting Period

- Routine Exam (2 per 12 months)
- Bitewing X-rays (1 per 12 months)
- Cleaning (2 per 12 months)
- Sealants (ages 6 through 16)
- Fluoride for children under age 16 (1 per 12 months)

BASIC CARE (80% Coverage*) No Waiting Period

- Full Mouth/Panoramic X-rays (1 per 3 years)
- Space Maintainers (child under 16)
- Restorative Amalgams (fillings)
- Simple Extractions

MAJOR CARE (50% Coverage*) 12 Month Waiting Period**

- Onlays
- Oral Surgery
- Implants
- Crowns (1 per tooth, per 7 years)
- Crown Repair
- Endodontics (nonsurgical)
- Periodontics (nonsurgical)
- Periodontics (surgical)
- Denture Repair
- Dentures (1 appliance per 5 years)
- Bridge (1 per 7 years)
- Complex Extractions
- Anesthesia

*Percentage of allowed expense.

** Limitations and exclusions may apply.

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Dental	\$1,500	\$3,000	\$5,000
Member	\$57	\$72	\$82
Member + Spouse	\$114	\$145	\$165
Member + Children	\$116	\$147	\$167
Member + Family	\$167	\$213	\$243
Prices include \$3 NSBA membership fee.			



Call us today! • (800) 979-8266

Frequently Asked Questions

▶ Does my Dental Plan have a waiting period?

There are no waiting periods for covered preventative and basic dental services. For covered major dental services, there is a 12-month waiting period. (Limitations and exclusions may apply.)

▶ Is my annual maximum dollar amount based on a calendar year?

Yes, your per-person annual maximum dollar amount covers January 1 - December 31 each year.

▶ Is there out-of-network coverage?

Just like a standard PPO plan, there is out-of-network coverage, but it may come with higher out-of-pocket costs. In NC, MA, VA a member may see any provider, and reimbursements are based on the customary maximum allowable charge (CMAC).

▶ How do I submit claims?

You or your dentist can submit completed claim forms along with any requested information to the address provided on your Member ID card. Dentists may submit claims electronically to the EDI Payor ID provided on your Member ID card. You may also contact Member Services directly for assistance.

▶ How do I view my benefits?

When you enrolled in your NCD dental plan, you should have received a welcome packet, either via email or in the mail, containing your Member ID and Password. This information grants you access to the member portal, where you can find additional information regarding your dental plan, including the schedule of benefits and limitations, and exclusions for the dental plan. If you did not receive a welcome email or letter, please contact: MemberCare@NCD.com or (800) 979-8266.

▶ What if my dentist doesn't recognize NCD?

Although your dental provider may not recognize the NCD name, your policy is underwritten by Nationwide Life Insurance, and most providers are used to working with PPO plans. They should recognize the MaximumCare PPO network, including Careington, Connection Dental, and DenteMax.

▶ What is NSBA?

Your NCD Nationwide Dental plan is considered an "association plan." That means your plan includes membership in the National Small Business Association (NSBA). NSBA is a benefits association that provides discounts, rewards and perks with thousands of brands you're already familiar with. You can find out more by visiting our website at <https://www.ncd.com/aboutNSBA>.

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