



NCD Training



Agenda

1. | NCD Overview

Learn who NCD is and why both you and your clients will love working with us.

4. | Portal

Get a walkthrough of our user-friendly quoting and enrollment portal that simplifies your sales process.

2. | Why dental?

Discover why adequate dental insurance is crucial for your clients' health and financial well-being.

5. | Tips & Resources

Discover proven sales strategies from top agents and get a preview of our new 2025 resources.

3. | Product

Explore our product offerings and how they provide value to your clients.

6. | Commissions

Learn about our level-for-life commission model that ensures consistent revenue for the life of the policy.



NCD Overview



NCD exists...
to improve lives by
driving better
health, exceptional
experience, and
spreading the smile.



Developing Innovative Products



A Relentless Focus on Member Care



Providing Top Tier Agent Support

Innovative Products

We do things differently.

We partner with well known brands to create unique products to serve the needs of your clients.





World Class Member Care

Speed to Answer



15 second answer time

● Happier clients

Welcome Calls



10,000+ per month

● Better retention

Google Rating





4.9 average star rating



● We handle the rest

Top Tier Agent Support

Agent Support Team

-  Calls answered within 30 seconds
-  Email responses in under 1 hour

Account Executive Team

-  Comprehensive training
-  Seamless onboarding



Why Dental Insurance?



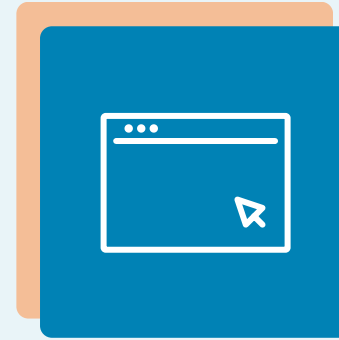


Your client *needs* dental insurance for their **oral health, overall health, and financial wellness.**

Dental Portfolio Overview

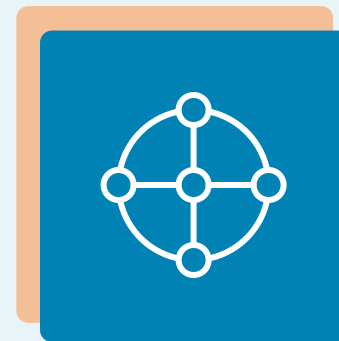


Common Features of NCD by MetLife Dental Plans



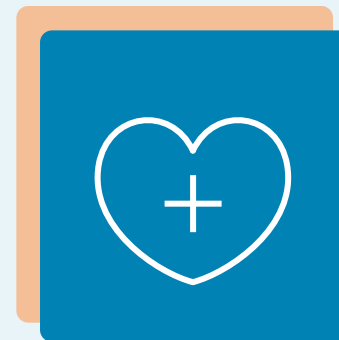
Application Details

- **Guaranteed Issue with area-based rates**
- **Primary applicant 18+**
 - Dependent coverage available
 - No upper age limit



Network Details

- **MetLife PDP Plus Network**
 - 400,000 access points
 - High negotiated rates
 - Easy provider look-up tool



National Wellness & Fitness Association

- **Association Benefits:**
 - Exclusive access to NCD plans
 - Telemedicine
 - Hearing aid discounts
 - Roadside assistance
 - AI health coaching
 - Plus more perks!

Dental Portfolio

CORE PLANS

\$750 | \$2,000 | \$10,000
Annual Maximum



ELITE PLANS

\$1,500 | \$3,000 | \$5,000
Annual Maximum



BRIGHT PLANS

\$1,000 | \$1,500
Annual Maximum



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:	\$35	\$59	\$78

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

NCD Bright by MetLife Plans

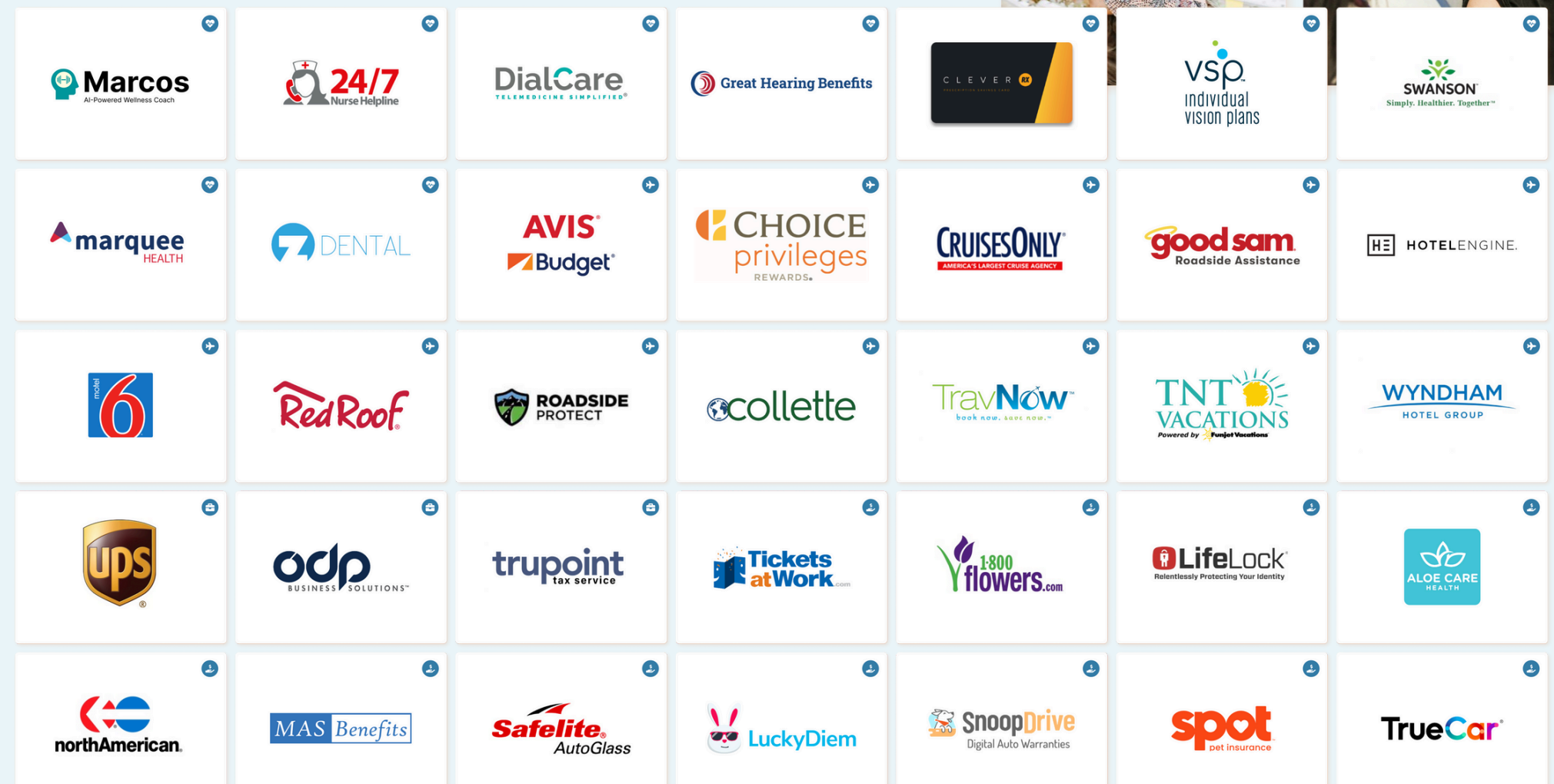
NCD *BRIGHT*

BY  MetLife

	Bright 1000	Bright 1500
Annual Max	\$1,000	\$1,500
Annual Deductible (per Member)	\$100	\$100
Preventive Services (years 1 2+)	90% 100%	90% 100%
Basic Services (years 1 2 3)	50% 60% 70%	50% 60% 70%
Major Services (years 1 2+)	10% 20%	10% 20%
Waiting Period for Major Services	None	None
Individual Monthly Premium Starts At:	\$29	\$34

Enrolling into an NCD dental plan gives your client access to **many additional benefits!**

National Wellness + & Fitness Association



*Not all benefits come with all plans

Your clients deserve top-tier dental care. **NCD** connects them to the trusted **MetLife PDP plus network.**

Solid Network

- 400K+ access points
- Easy provider look-up tool
- HIGH negotiated rate: on average 35-50% off the normal billed rate

Network Recognition

- Dentists trust MetLife
- MetLife is the largest group dental network
- Claims typically processed in 24 hours

Network Education

- Maximizes their out-of-pocket savings
- Increases their overall satisfaction with the plan

Scenario

Your client needs a crown. They are in year 2 of coverage on the Complete Plan. Their deductible has been satisfied.

*This is not a guarantee of coverage or pricing. Intended for educational purposes only.

In-Network Coverage

Crown	\$1,000
Negotiated Rate	\$500
Plan Pays	\$250
Client Pays	\$250

Out-of-Network Coverage

Crown	\$1,000
Negotiated Rate	NA
Plan Pays	\$250
Client Pays	\$750

Vision Insurance





Individual & Family Vision Plans

\$22 <small>Includes NWFA Association Fee*</small>	\$37 <small>Includes NWFA Association Fee*</small>	\$46 <small>Includes NWFA Association Fee*</small>	\$51 <small>Includes NWFA Association Fee*</small>
Member	Member + Spouse	Member + Child	Family

Copay	\$20 Exam / \$25 Materials per Covered Person per Office Visit every 12 months		
Benefit	Description	Copay	Frequency
WellVision Exam*	Focuses on your eyes and overall wellness	\$20	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	<ul style="list-style-type: none"> \$220 featured frame brands allowance \$200 frame allowance 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every 24 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 Months
Lens Enhancements	<ul style="list-style-type: none"> Progressive lenses (standard, premium, or custom) 	\$50	Every 12 Months
	<ul style="list-style-type: none"> Anti-glare 	\$41-\$85	
	<ul style="list-style-type: none"> Light-reactive lenses 	\$75	
	<ul style="list-style-type: none"> Impact-resistant lenses 	\$35	
	<ul style="list-style-type: none"> Scratch-resistant coating 	\$17-\$33	
	<ul style="list-style-type: none"> Tinted lenses 	\$15-\$17	
Contacts (Instead of Glasses)**	<ul style="list-style-type: none"> \$150 allowance for contacts and contact lens exam (fitting and evaluation) 	\$0	Every 12 months
	<ul style="list-style-type: none"> 15% savings on contact lens exam (fitting and evaluation) 		

Discounts + Savings

- 20% off additional glasses and sunglasses, including lens enhancements, from any VSP® network doctor within 12 months of the patient's last WellVision exam®
- Extra \$20 to \$40 on featured frame brands. Brands and promotions subject to change.
- Average 15% savings on the regular price of laser vision correction or 5% savings on the promotional price from the contracted facilities.

Resources

Agent Launchpad

The screenshot shows the NCD Agent Resource Hub website. At the top, there is a navigation bar with links for NCD Home, Agent Launchpad Home, FAQs, Resources, and Training. Below the navigation bar is the 'Agent Resource Hub' header with a sub-header: 'The documents, tools and materials you need to spread the smile-all in one place'. A 'What's New?' section follows, listing updates with dates and descriptions, such as 'Added NCD Standard certificates for New Mexico' on 9/05/24 and 'Added NCD Complete by MetLife Dental Riders for UT, NV, PA, and FL' on 8/30/24. Below this is a 'Check which products are available in each state' section with a 'Go to Product Map' button and a 'Download Map .k' link. An orange banner asks 'Prefer the old launchpad?'. The main content area is titled 'Plan Information & Resources' and contains a sidebar menu with categories: 'DENTAL PLANS' (All NCD Dental Plans, NCD Core by MetLife, NCD Elite by MetLife), 'VISION PLANS' (VSP Preferred Vision by NCD), and 'DENTAL PROVIDER SEARCH'. The main content area contains the text: 'Select a plan from the menu the to view information and resources for that plan' with a left-pointing arrow.

Agent Support

agentsupport@ncd.com



Commissions



NCD's **commission model** matches the type of relationship we want to have with you - **long term!**



Level for the life of the policy

Earn the same commission in all renewal years. You earn the same rate for the life of the policy.



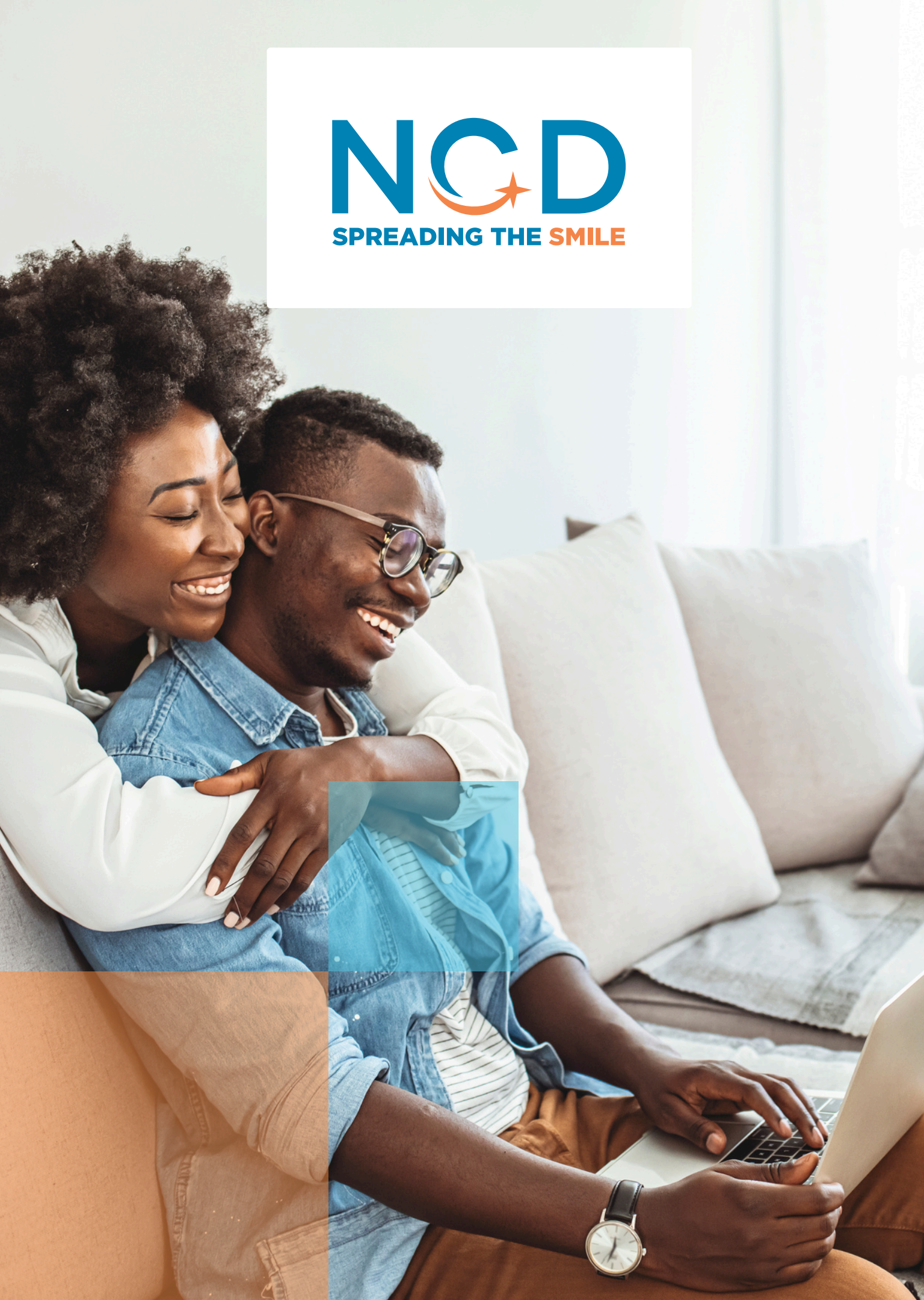
Increase Revenue

Adding dental and vision boosts your average revenue per client.



Lifetime Enterprise Value

Helping you create as much value that lasts as long as possible.



Help your client
take the first
step toward a
healthier,
brighter future
—because **their
smile matters
to us.**