

# **Individual & Family Plans**

**Best Value** 

### **NCD 1500**

#### > \$1,500 annual max per person

## NCD 3000

> \$3,000 annual max per person

#### **NCD 5000**

> \$5,000 annual max per person

- \$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) Restorative Amalgams (fillings)
- Space Maintainers (child under 16)
- 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

Products are not available in all states. Please call 800-979-8266 to verify current state availability.

Underwritten by Nationwide Life Insurance Company. Administered by Merchants Benefit Administration.

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.

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<sup>\*</sup>Percentage of the Allowed Amount.

<sup>\*\*</sup>Limitations and exclusions may apply