

# Frequently Asked Questions

## ▶ Does my Dental Plan have a waiting period?

There are NO WAITING PERIODS for covered preventive and basic dental services. All benefits for covered preventive and basic services begin on your plan effective date. There is a 12-month waiting period for covered major dental services. If you had previous PPO or MAC dental coverage prior to your enrollment in the NCD dental plan and did not have a break in coverage, you may be able to get credit for the number of months you had continuous coverage toward the NCD major services 12 month waiting period.

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

Yes, your annual maximum dollar amount is based from January 1 – December 31 each year.

## ▶ Are the frequency limitations that are included in my dental plan based on my dental coverage effective date?

Yes, the frequency limitations begin on the date your coverage is effective. For example, if your coverage is effective April 1, 2021, you are eligible to have 2 cleanings done between April 1, 2021 – March 31, 2022. The frequency limitations will reset each year on your anniversary date.

## ▶ Is there coverage out of network?

This plan is typical of a standard PPO plan. There is coverage out of network, however, you would be subject to 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).

## ▶ What is NSBA?

When you enrolled in NCD, you automatically became a member of the National Small Business Association (NSBA)! You can now enjoy discounts, rewards, and perks on travel, apparel, restaurants, and much more. You can learn more about these benefits and services by visiting [nsba.net](https://nsba.net) and enter the access code “NSBA” under Member Login.

## ▶ 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 email if you provided an email address at the time of your enrollment. If you did not provide an email address, a welcome letter should have been mailed to you. The welcome email/letter provides you with your member ID and password, which grants you access to the member portal. The member portal provides additional information regarding your dental plan, including the schedule of benefits and limitation and exclusions for the dental plan. If you did not receive a welcome email or letter, please contact: [MemberServices@NationalCareDental.com](mailto:MemberServices@NationalCareDental.com) or (800) 979-8266.

## ▶ What if my dentist doesn't recognize NCD?

NCD is the name of your PPO dental plan, and your dental provider may not recognize the NCD name. Nationwide Life Insurance Company is the insurance company that underwrites the NCD dental plan. Most providers are used to working with PPO plans and should recognize the MaximumCare PPO network, including Careington, Connection Dental, and DenteMax.

# \$3,000 Annual Dental Maximum Benefit

This dental plan is underwritten by Nationwide Life Insurance Company through the National Small Business Association (NSBA). NSBA utilizes the Maximum Care PPO Plus Connection Dental Network, which includes preferred provider networks such as Careington, DenteMax & Connection Dental networks.

<ul style="list-style-type: none"><li>• Deductible</li></ul>	<ul style="list-style-type: none"><li>• \$50 annual deductible for basic and major services (per person) \$150 Max (per family)</li><li>No deductible for preventative services.</li></ul>
PREVENTIVE CARE (100% Coverage*) No Waiting Period	
<ul style="list-style-type: none"><li>• Routine Exam (1 per 6 months)</li><li>• Bitewing X-rays (1 per 12 months)</li></ul>	<ul style="list-style-type: none"><li>• Cleaning (2 per 12 months)</li><li>• Fluoride for children under age 16 (1 per 12 months)</li></ul>
BASIC CARE (80% Coverage*) No Waiting Period	
<ul style="list-style-type: none"><li>• Full Mouth/Panoramic X-rays (1 per 3 years)</li><li>• Sealants (ages 6 through 16)</li><li>• Space Maintainers (child under 16)</li></ul>	<ul style="list-style-type: none"><li>• Restorative Amalgams</li><li>• Simple Extractions</li></ul>
MAJOR CARE (50% Coverage*) 12 Month Waiting Period Without Prior Proof of Coverage	
<ul style="list-style-type: none"><li>• Onlays</li><li>• Oral Surgery</li><li>• Implants</li><li>• Crowns (1 per tooth, per 7 years)</li><li>• Crown Repair</li><li>• Endodontics (nonsurgical)</li><li>• Periodontics (nonsurgical)</li></ul>	<ul style="list-style-type: none"><li>• Periodontics (surgical)</li><li>• Denture Repair</li><li>• Dentures (1 appliance per 5 years)</li><li>• Bridge (1 per 7 years)</li><li>• Complex Extractions</li><li>• Anesthesia</li></ul>

*\*Percentage of the allowed expense.  
Underwritten by Nationwide Life Insurance Company. Administered by Merchants Benefit Administration.  
Serviced by NCD Agency, LLC.*



# Your Official Member Kit



This is Dental Insurance  
**MADE SIMPLE.**





# Welcome to NCD

Enclosed are your NCD Member ID cards and a summary of the benefits provided under your plan.

## HOW TO FIND A PROVIDER:

Your plan provides benefits regardless if your provider is in-network or out-of-network. In order to maximize your benefit dollar, ensure your chosen provider participates in one of our three networks. NCD, underwritten by Nationwide Insurance, offers the use of Maximum Care PPO\*\* which includes all Careington, DenteMax, and Connection Dental network providers.

Maximum Care PPO provides a national, seamless, credentialed PPO dental network, ranked in the top ten for network size with over 300,000 access points for your Dental Care needs.

To locate a provider near you, visit: [www.nationalcaredental.com](http://www.nationalcaredental.com)

## HOW TO SUBMIT A CLAIM:

Your provider may submit a claim on your behalf either electronically or by paper claim form using the EDI Payor ID and address located on the back of your Member ID card.

## HOW TO REACH US:

Our Members are our priority. Should you have any questions, comments or concerns, please feel free to contact our Member Care team:

By email: [memberservices@nationalcaredental.com](mailto:memberservices@nationalcaredental.com)

By phone: **(800) 979-8266**

**Monday – Friday, 8am – 6pm CST**

Please see the reverse side for additional information and benefits pertaining to your plan.

Thank you,  
**Member Care**



# SMILE!

## You Now Have Peace of Mind.



## Simple Access to Make You SMILE.



### Find A Dentist

Search for the dentist that's right for you on one of the largest networks in the nation. Your plan includes access to 3 national networks: Careington, DenteMax & Connection Dental. To locate a provider go to:

[NationalCareDental.com](http://NationalCareDental.com)



### Access Benefits

As a member of NCD you have 24/7 access to your Member Portal where you can easily review your plan information, update payment information or contact our Member Care team. Simply go to:

[members.nationalcaredental.com](http://members.nationalcaredental.com)



### File a Claim

You can simply go to [NationalCareDental.com](http://NationalCareDental.com) and click on the Provider Portal link. With this link you can: view status of claims, view coverage & print off explanations of benefits.

[main.mbaadmin.com](http://main.mbaadmin.com)

### ► Our Advantage

With the ever-increasing cost of dental care, our goal is simple: to make dental & vision care affordable for the uninsured and under-insured.

Lower your out-of-pocket costs on exams and procedures, as well as on glasses and dental devices.

You'll get access to personalized care from doctors in one of the nation's largest networks.