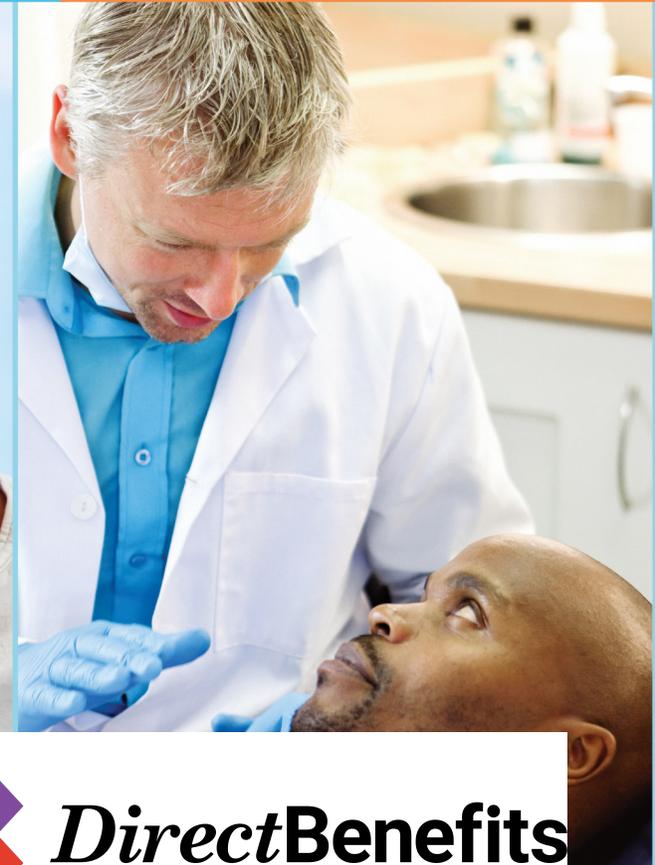


NCD Dental & Vision Basic Training



Dental
Underwritten
by

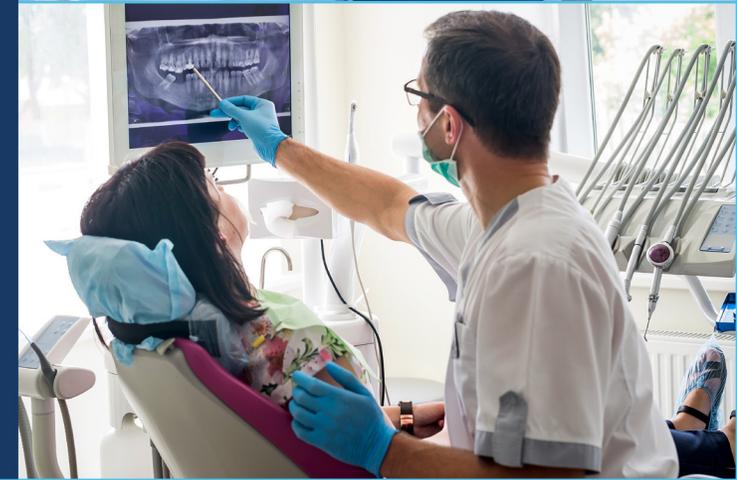


Jameson Keller – Vice President of Strategic Development





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



Is this *really* worth my time?

Should we *really* care about another dental and vision plan?

- They take too long to sell
- I don't really understand how to sell it
- My customers never ask me for it
- The commissions don't move the needle
- It's not my focus



Yes! It is worth your time

Here's why:

- Very quick sales process and enrollment engine
- Sell \$5,000 of benefit for less than \$1,000 in premium
- Best long-term commissions in the business.
 - Very little service, stays on the books
- Earn \$500+ per sale over life of policy
 - $\$79 \times 21\% = \$16.59 \times 12 \text{ months} = \199.08
- No underwriting or quoting needed- No need to specialize
- Lifetime enterprise value



Ancillary Sales follow a 12:1 ratio relative to health and Medicare

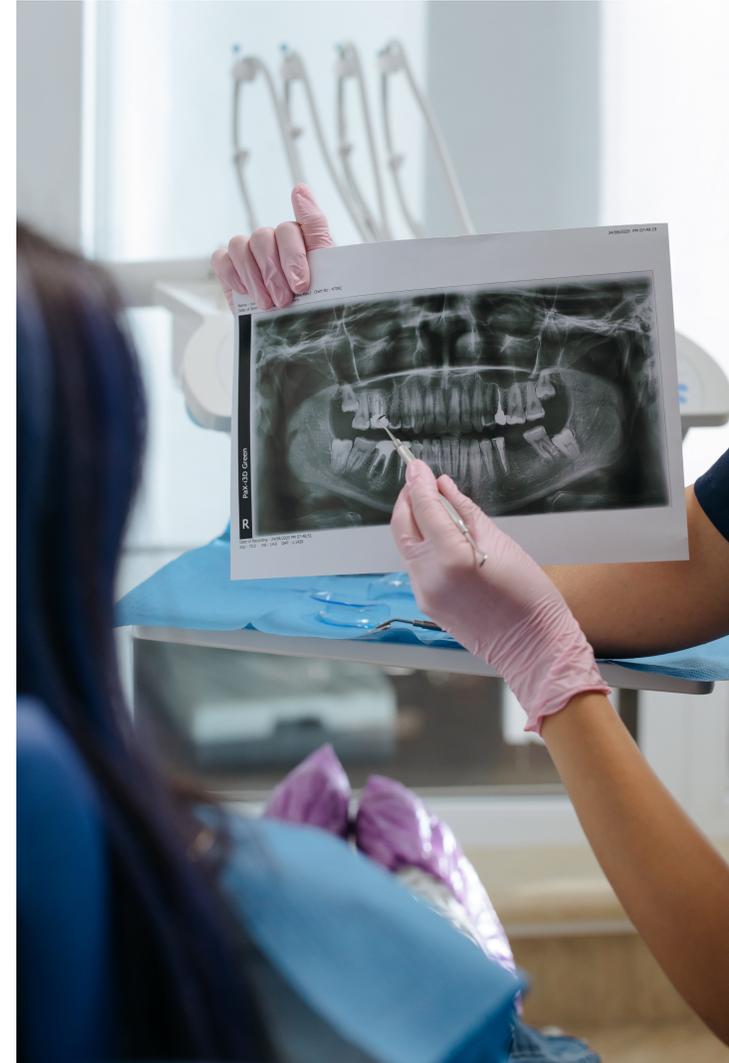
- Sold much more than bought
- 3:2 ratio is best in class

YOU HAVE TO ASK!



Hidden Objections

- Being judged by the dentist/staff
- Ashamed of not taking care of their teeth
- Don't have a dentist any more



Differentiated Product

- Strongest benefits available on individual market (\$5,000 annual maximums)
- Industry's simplest takeover policy / waiting period waiver
- No graded benefits
- Amazing national brand equity



Amazing Brand Equity



Nationwide



- Most broker-centric plan ever
- Support with a Smile
- Strong commissions
- Weekly accurate commissions
 - Excel commission statements
- Live reporting – Agent Portal



- Flat national pricing
- Good, BETTER, **BEST** Pricing
- Frictionless take-over policy
- Simple to market and sell



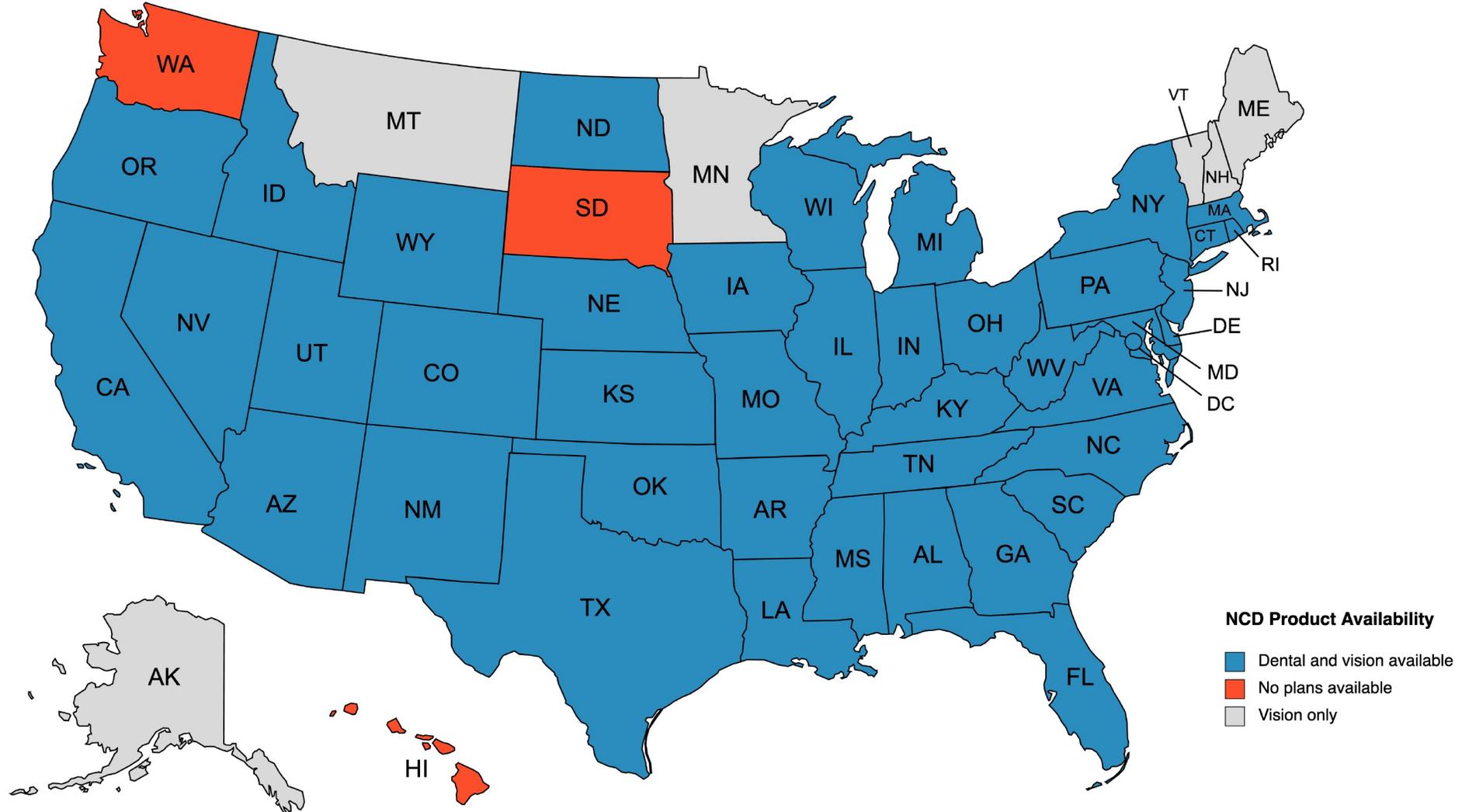
simple Simple SIMPLE

OUR JOB IS TO KEEP YOUR CUSTOMERS HAPPY.

- Screen aggressively for positive employees
- Uplifting culture
- Strong fulfillment and hard ID cards
- First call resolution
- Welcome calls
- Better retention = more broker revenue



Where is NCD?



Individual & Family Plans



\$3 NSBA Fee included in pricing

- \$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)
- Fluoride for children under age 16 (1 per 12 months)

BASIC CARE (80% Coverage) No Waiting Period**

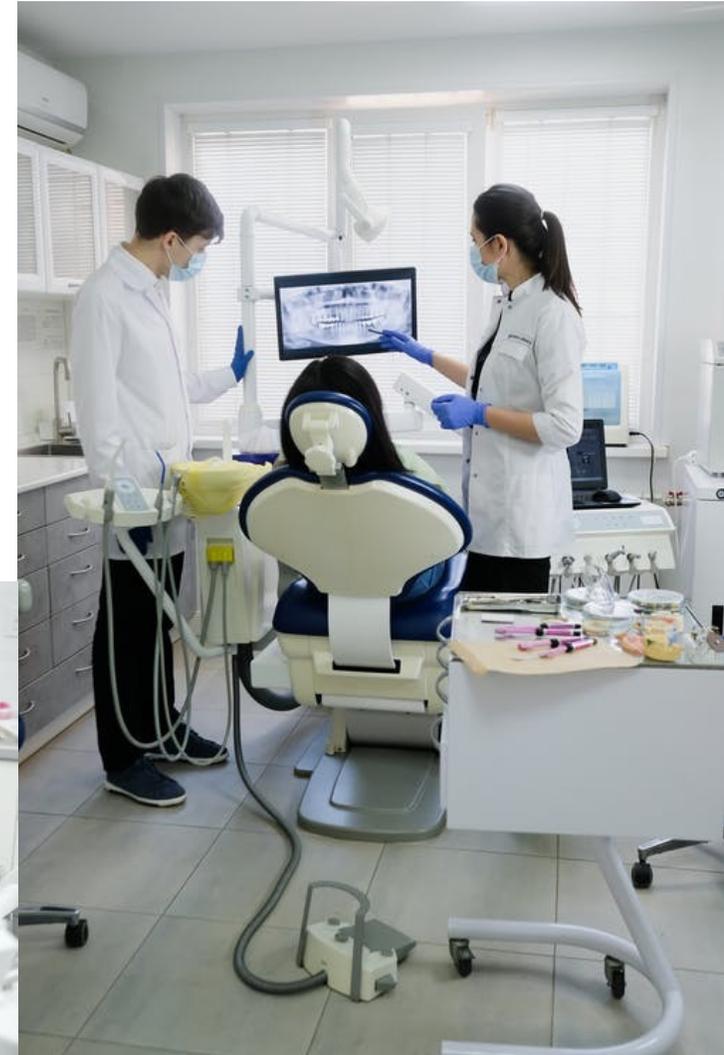
- Full Mouth/Panoramic X-rays (1 per 3 years)
- Sealants (ages 6 through 16)
- Space Maintainers (child under 16)
- Restorative Amalgams (fillings)
- Simple Extractions

MAJOR CARE (50% Coverage) 12 Month Waiting Period Without Prior Proof of Coverage**

- 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

Stacked Network

- Stacked Network
 - Careington MaximumCare Plus PPO
 - Dentemax
 - Connections Dental
 - Postal Coverage
- Excellent Network Discount



National Small Business Association (NSBA)

- Access to NCD Dental Plans
- 50-80% off hearing aids
- Medical bill negotiation
- Vision services discounts
- And more!



- \$3 per month per policy
- Everyone qualifies
- nsba.net



Benefits - Vision



\$21
per month

Copay	\$10 Exam / \$25 Materials per Covered Person per Office Visit	
Benefit	Frequency	
Exam:	Every 12 months	
Lenses:	Every 12 months	
Frame:	Every 24 months	
Benefit	Participating Provider	Non-Participating Provider
WellVision Exam	Covered after \$10 Exam Copay	Up to \$45 after \$10 Exam Copay
Contact Lens Exam	15% Savings on a contact lens exam	
Lenses:	Participating Provider	Non-Participating Provider
Single Vision	Covered after \$25 materials Copay	Up to \$30.00
Lined BiFocal	Covered after \$25 materials Copay	Up to \$50.00
Lined TriFocal	Covered after \$25 materials Copay	Up to \$65.00
Lenticular	Covered after \$25 materials Copay	Up to \$100.00
Impact-Resistant (polycarbonate) lenses for children	Fully covered with no Copay up to age 18	
Frames	\$150 allowance every 24 months	Up to \$70.00 allowance every 24 months
Contacts (in lieu of lens and frame benefits)	\$150 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)	\$105 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)
Discounts & Savings		
<ul style="list-style-type: none"> • Average 25-30% savings on other lens enhancements • 20% off additional glasses and sunglasses, including lens enhancements, from any VSP 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. • Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from the contracted facilities. 		

*Contact Lenses are provided in lieu of all other lens once every 12 months and frames once every 24 months.

Does not include FL, NY, OR

Benefits - Vision



\$21
per month
FL/NY

\$22
per month
OR

FL, NY, OR

Copay	\$15 Exam / \$25 Materials per Covered Person per Office Visit	
Benefit	Frequency	
Exam:	Every 12 months	
Lenses:	Every 12 months	
Frame:	Every 12 months	
Benefit	Participating Provider	Non-Participating Provider
WellVision Exam Contact Lens Exam	Covered after \$15 Exam Copay 15% Savings on a contact lens exam	Up to \$45
Lenses:	Participating Provider	Non-Participating Provider
Single Vision	Covered after \$25 materials Copay	Up to \$30.00
Lined BiFocal	Covered after \$25 materials Copay	Up to \$50.00
Lined TriFocal	Covered after \$25 materials Copay	Up to \$65.00
Lenticular	Covered after \$25 materials Copay	Up to \$100.00
Impact-Resistant (polycarbonate) lenses for children	Fully covered with no Copay up to age 18	
Frames	\$120 allowance every 12 months	Up to \$70.00 allowance every 12 months
Contacts (in lieu of lens and frame benefits)	\$120 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)	\$105 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)
Discounts & Savings		
<ul style="list-style-type: none"> • Average 25-30% savings on other lens enhancements. • 20% off additional glasses and sunglasses, including lens enhancements, from any VSP 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. • Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from the contracted facilities. 		

*Contact Lenses are provided in lieu of all other lens and frames once every 12 months.

- Proof of Prior Coverage (POPC)
 - Min \$1000 coverage
 - Embedded MAPD, DHMO, and discount plans **don't** qualify
 - Best practice: Certificate of coverage from prior carrier
- 30 days rule
 - POPC info must be in no later than 30 days from start date.
 - Prior plan must be in force within 30 days of their start date

NCD - Dental

Is this plan replacing another PPO dental coverage with 1,000 or more of annual benefits? *

Yes No

Dental Plan Name

Effective Date of Previous Dental Plan

*Date the member began their previous Dental Plan (the dental plan before enrolling into NCD - Dental).



Termination Date of the Previous Dental Plan

*Date the member will end their previous Dental Plan to begin NCD - Dental.



"I attest that as the licensed agent I have verified coverage with the client and that their plan will or has terminated within 30 days of the effective date of this plan

Yes No

Things to know

- Explain the waiting period
- Missing tooth clause
 - We only insure the teeth they have when they enroll
- Submit POPC on app
- ACH > Credit card
 - Initial pull date matters!



Things to know

- Member Care: 800-979-8266
 - Option 1: Providers
 - Option 2: Members
- Agent Support: 844-284-4944
 - AgentSupport@NCD.com

<https://NCD.com/agents>



Direct Benefits Agent Concierge
Concierge@DirectBenefits.com
800-620-5010 x4

How to Enroll Someone



- Enrollment Portal
 - <http://www.1enrollment.com/602510>
- Management Portal
 - www.1enrollment.com/manage

No Client Signature Required

NCD
DENTAL & VISION

REAL BENEFITS.
REAL VALUE.

Member

First Name *

Middle Initial

Last Name *

Address

Address *

Address 2

City *

State *

Zip Code *

[Verify Address](#)

Contact

Phone Number - - *

Email Address *

Confirm Email Address

By providing your email address, you agree and opt in to

Enrollment

NCD
DENTAL & VISION

NCD - Dental \$1,500
per Month for Member \$54.00

Post Date ▾

Effective Date ▾

NSBA
National Small Business Assoc.

National Small Business Association
per Month for Membership Fee \$3.00

Post Date ▾

Effective Date ▾

First Month	\$57.00
Recurring Monthly	\$57.00

New Enrollment – Now Live!



Dental underwritten by



Nationwide

Vision underwritten by



Agent Name
Nicholas Petolick
email123@123email.com

* State:

Texas

Email:

jameson.keller.pdx@gmail.com
Email@icloud.com

* Select products:

Dental Vision Both

1 Select Dental Products

1500 Plan

\$1,500 Annual Max **\$57/mo**
[View More](#)

Select Product

3000 Plan

\$3,000 Annual Max **\$72/mo**
[View More](#)

Select Product

5000 Plan

\$5,000 Total Annual Max **\$82/mo**
[View More](#)

Selected

2 Dental Plan Benefits

Member

Selected

Member + Spouse

Select

Member + Children

Select

Family

Select

Begin Application

Your Cart

Subtotal (1 plan) **\$82/mo**

Begin Application

NCD Dental \$5,000: \$79
NSBA - Membership fee: \$3

Apply with Confidence
All Personal Information is safe



<https://Agent.NCD.com>

Questions?

