

## Annual Maximum Benefit \$750

NY/CT ONLY

PREVENTATIVE CARE		No Waiting Period
<b>100% Coverage</b>	<ul style="list-style-type: none"> <li>• Routine Exam (2 per 12 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		No Waiting Period
<b>Year 1 - 50% Coverage</b> <b>Year 2 - 75% Coverage</b> <b>Year 3 - 90% Coverage</b>	<ul style="list-style-type: none"> <li>• Full Mouth/Panoramic X-rays (1 per 5 years)</li> <li>• Sealants (ages 6 through 16)</li> <li>• Space Maintainers (child under 16)</li> </ul>	<ul style="list-style-type: none"> <li>• Fillings (restorative)</li> <li>• Periodontal Maintenance (Deep Cleaning Maintenance) (2 per 12 months)</li> </ul>
MAJOR CARE		
<b>Year 1 - 0% Coverage</b> <b>Year 2 - 0% Coverage</b> <b>Year 3 - 0% Coverage</b>	<ul style="list-style-type: none"> <li>• Oral Surgery (Complex Extractions)</li> <li>• Crowns (1 per tooth, per 7 years)</li> <li>• Crown Repair</li> <li>• Endodontics</li> <li>• Periodontics</li> </ul>	<ul style="list-style-type: none"> <li>• Denture Repair (1 per 12 months)</li> <li>• Dentures (1 appliance per 10 years)</li> <li>• Bridge (1 per 10 years)</li> <li>• Anesthesia</li> </ul>
<b>Deductible</b>	\$50 per year/per member	

### National Wellness & Fitness Association

NWFA ASSOCIATION BENEFITS DISCOUNTS	
<b>Health Discounts</b>	
Company	Description
MDHearing Aid	\$75 off purchases of \$399 or over
CleverRX	Up to 80% off Rx drugs
VSP Individual Savings Pass Discount	Discounts on vision services
<b>Personal Discounts</b>	
Company	Description
1-800-Flowers	15% discount
Lifelock	20% off first year of identity theft protection
Safelite	Save \$20 on windshield repair/replacement
<b>Travel Discounts</b>	
Company	Description
Road America Roadside Assistance	24/7 roadside assistance
Hotel Engine	Average of 26% off hotels
<b>Small Business Discounts</b>	
Company	Description
UPS Discounts	Member-only flat-rate pricing for shipments

L022302908[exp0225][CT,NY]

**Agent Name:**

**Phone #:**

*Products are not available in all states. Please call (800) 485-3855 to verify current state availability.*

*Metropolitan Life Insurance Company is unaffiliated with the National Wellness & Fitness Association. Metropolitan Life Insurance Company only provides benefits covered under its insurance policies and is not responsible for other benefits and/or discounts associated with membership in the NWFA.*

## Annual Maximum Benefit \$2,000

PREVENTATIVE CARE		No Waiting Period
<b>100% Coverage</b>	<ul style="list-style-type: none"> <li>Routine Exam (3 per 12 months)</li> <li>Bitewing X-rays (1 per 12 months)</li> </ul>	<ul style="list-style-type: none"> <li>Cleaning (3 per 12 months)</li> <li>Fluoride for children under age 16 (1 per 12 months)</li> </ul>
BASIC CARE		No Waiting Period
<b>Year 1 - 80% Coverage</b> <b>Year 2 - 80% Coverage</b> <b>Year 3 - 90% Coverage</b>	<ul style="list-style-type: none"> <li>Full Mouth/Panoramic X-rays (1 per 5 years)</li> <li>Sealants (ages 6 through 16)</li> <li>Space Maintainers (child under 16)</li> </ul>	<ul style="list-style-type: none"> <li>Fillings (restorative)</li> <li>Periodontal Maintenance (Deep Cleaning Maintenance) (2 per 12 months)</li> </ul>
MAJOR CARE		
<b>Year 1 - 0% Coverage</b> <b>Year 2 - 50% Coverage</b> <b>Year 3 - 60% Coverage</b>	<ul style="list-style-type: none"> <li>Oral Surgery (Complex Extractions)</li> <li>Crowns (1 per tooth, per 7 years)</li> <li>Crown Repair</li> <li>Endodontics</li> <li>Periodontics</li> </ul>	<ul style="list-style-type: none"> <li>Denture Repair (1 per 12 months)</li> <li>Dentures (1 appliance per 10 years)</li> <li>Bridge (1 per 10 years)</li> <li>Anesthesia</li> </ul>
<b>Deductible</b>	\$50 per year/per member	

### National Wellness & Fitness Association

NFWA ASSOCIATION BENEFITS DISCOUNTS	
<b>Health Discounts</b>	
Company	Description
Teladoc	Copay free telehealth for your medical needs
Nurse Line	24 -hr nurse line for general medical advice
MDHearing Aid	Medical-grade hearing aids for 90% less
Prioritize Wellness	Access to wellness discounts, free medication classes, consult a nutritionist and meal generators
<b>Personal Discounts</b>	
Company	Description
1-800-Flowers	15% discount
Lifelock	20% off first year of identity theft protection
Safelite	Save \$20 on windshield repair/replacement
<b>Travel Discounts</b>	
Company	Description
Road America Roadside Assistance	24/7 roadside assistance
Hotel Engine	Average of 26% off hotels
<b>Small Business Discounts</b>	
Company	Description
UPS Discounts	Member-only flat-rate pricing for shipments

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## Annual Maximum Benefit \$10,000

PREVENTATIVE CARE		No Waiting Period
<b>100% Coverage</b>	<ul style="list-style-type: none"> <li>Routine Exam (3 per 12 months)</li> <li>Bitewing X-rays (1 per 12 months)</li> </ul>	<ul style="list-style-type: none"> <li>Cleaning (3 per 12 months)</li> <li>Fluoride for children under age 16 (1 per 12 months)</li> </ul>
BASIC CARE		No Waiting Period
<b>Year 1 - 80% Coverage</b> <b>Year 2 - 80% Coverage</b> <b>Year 3 - 90% Coverage</b>	<ul style="list-style-type: none"> <li>Full Mouth/Panoramic X-rays (1 per 5 years)</li> <li>Sealants (ages 6 through 16)</li> <li>Space Maintainers (child under 16)</li> </ul>	<ul style="list-style-type: none"> <li>Fillings (restorative)</li> <li>Periodontal Maintenance (Deep Cleaning Maintenance) (2 per 12 months)</li> </ul>
MAJOR CARE		
<b>Year 1 - 0% Coverage</b> <b>Year 2 - 50% Coverage</b> <b>Year 3 - 60% Coverage</b>	<ul style="list-style-type: none"> <li>Oral Surgery (Complex Extractions)</li> <li>Crowns (1 per tooth, per 7 years)</li> <li>Crown Repair</li> <li>Endodontics</li> <li>Periodontics</li> </ul>	<ul style="list-style-type: none"> <li>Denture Repair (1 per 12 months)</li> <li>Dentures (1 appliance per 10 years)</li> <li>Bridge (1 per 10 years)</li> <li>Anesthesia</li> <li>Implants</li> </ul>
<b>Deductible</b>	\$100 Lifetime Deductible	

### National Wellness & Fitness Association

NWFA ASSOCIATION BENEFITS DISCOUNTS	
<b>Health Discounts</b>	
Company	Description
Teladoc	Copay free telehealth for your medical needs
Nurse Line	24 -hr nurse line for general medical advice
MDHearing Aid	Medical-grade hearing aids for 90% less
Prioritize Wellness	Access to wellness discounts, free medication classes, consult a nutritionist and meal generators
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Company	Description
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