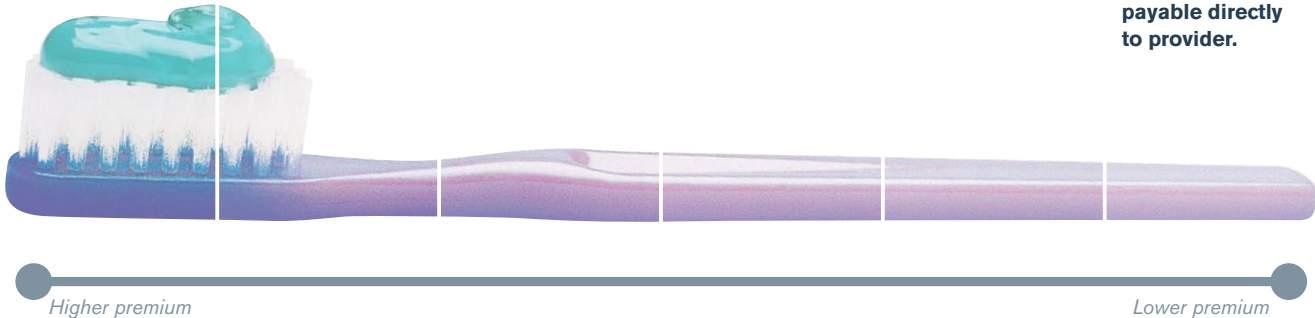


Our cost-saving dental product portfolio

PPO (UCR)	Gateway PPO	PPO (MAC)	In-Network Only	Select Managed Care (DHMO)	Value Dental ²
Baseline product	15% less	30% less	35% less	50% less	65% less
In- and out-of-network coverage + 85th-90th percentile UCR	Class shifting from Basic to Major Services for endodontics, periodontics and oral surgery + 70th percentile UCR	Same features as other PPO plans with maximum allowable (MAC) fee schedule out of network	Benefits for in-network services only	Primary care model with referrals to specialists	Insurance coverage for Preventive & Diagnostic. Fixed discounted fees for all other services, including cosmetic services, payable directly to provider.



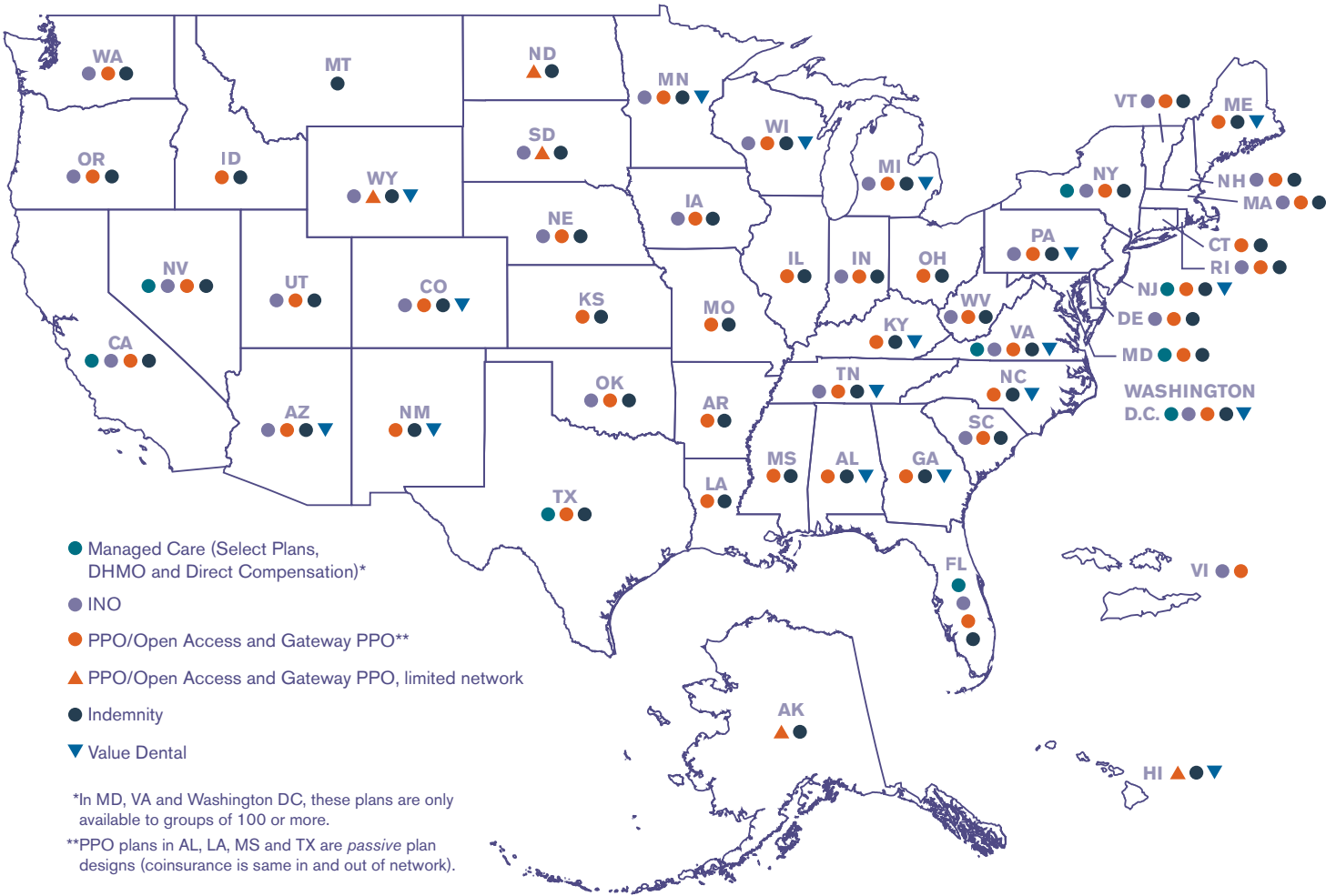
Higher premium Lower premium

For comparison purposes, the baseline plan is a Usual Reasonable & Customary (UCR) PPO plan.¹
 Example assumes 100/80/50 plan design with \$1,000 annual maximum for non-managed care plans.

Dental insurance

Product availability.

UnitedHealthcare's broad product portfolio makes it easy to find a plan that's right for any group — big or small. Here's an overview of our product offering. Your UnitedHealthcare representative is always happy to help you find the right dental plan for your customers. To compare the features and benefits of each plan, see the chart that follows.



Dental product overview.

PPO (Preferred Provider Organization)

Product description:

- **Large national networks**
- **Network discounts:** Significant savings — 35% on average
- **In- and out-of-network coverage:** Standard out-of-network reimbursement options include maximum allowable charge or 70%, 80%, 85%, 90% and 95% of usual and customary rate
- **Plan option flexibility** increases for groups of 10 or more
- **Passive and active** plan options available in most states
- **Automated claims processing:** No claims paperwork for in-network services
- **No referrals required**
- **Comprehensive and limited benefit plans available,** including preventive and diagnostic and preventive, diagnostic and basic
- **Wellness features included in all plans:** Light contrast screening and brush biopsy to detect oral cancer in adults and enhanced prenatal benefit (see details that follow)
- **Optional features:** Consumer MaxMultiplier® Rollover Benefit, FlexAppeal Preventive MaxMultiplier and FlexAppeal Enhanced (see details that follow)

Cost ranking:

least ★★★★★★ most

Ideal for employers who:

- Want to offer their employees our most popular plan type, featuring network savings and maximum flexibility

Available for:

- Fully insured groups of two or more
- Self-funded options available for large groups only
- Certain optional features available for groups of 10 or more only (see details that follow)
- Available on a voluntary or contributory basis

Gateway PPO (Preferred Provider Organization)

Product description:

- **PPO features in a cost-saving design:**
 - Large national networks
 - Select endodontic/periodontic services shift from Class II to Class III
 - Full-mouth and panoramic X-rays shift from Class I to Class II
- **Priced 15% below similar PPO plan on average**
- **Optional features not available**

Cost ranking:

least ★★★★★ most

Ideal for employers who:

- Want to offer comprehensive benefits and broad access while reducing costs

Available for:

- Fully insured groups of two or more
- Self-funded options available for large groups only
- Available on a voluntary or contributory basis

INO (In-network only)

Product description:

- **Large national network**
- **Network discounts:** Significant savings of 35% on average for in-network services
- **In-network coverage only**
- **Priced 20% below similar PPO plan on average**
- **Plan option flexibility** increases for groups of 10 or more
- **Automated claims processing:**
No claims paperwork
- **No referrals required**
- **Wellness features included in all plans:**
Light contrast screening and brush biopsy to detect oral cancer in adults and enhanced prenatal benefit (see details that follow)
- **Optional features:** Consumer MaxMultiplier, FlexAppeal Preventive MaxMultiplier, and FlexAppeal Enhanced (see details that follow)

Cost ranking:

least ★★★★★ most

Ideal for employers who:

- Want to offer a cost-saving managed-care plan with broad open-access network and flexible plan designs
- Available in more than 20 states (see map)

Available for:

- Fully insured groups of two or more
- Self-funded options available for large groups only
- Certain optional features available for groups of 10 or more only (see details that follow)
- Available on a voluntary or contributory basis

Managed Care (Dental Health Maintenance Organization and Direct Compensation)

Product description:

- **Large regional networks:** Network varies by location
- **Priced 50% below similar PPO plan on average**
- **No claims paperwork**
- **Primary care model:** Primary care dentist coordinates all care
- **Referrals may be required** for specialty care
- **Simple plan design:** Predictable, low-cost copays. No deductibles; no annual maximums

Ideal for employers who:

- Are located in select geographic areas where the product is available: California, Florida, Mid-Atlantic, Philadelphia, Nevada, New York and Texas

Cost ranking:

least ★★★★★★ most

- Are looking for maximum savings through a more focused network and coordinated care practice
- Are looking for a plan that's simple for members to use, with defined copays for all services. No deductibles. No annual maximums

Available for:

- Fully insured groups of two or more. Self-funded options available for large group only.
- Available on a voluntary or contributory basis

Indemnity (No network)

Product description:

- **No network restrictions:** Choose any dentist
- **Timely reimbursement:** Member pays for care at time of service and submits claims for reimbursement
- **Payment based on fee schedule:** Providers paid based on fee schedule of 85% of usual and customary rate; members pay difference if fee is higher than set amount
- **Included at no additional charge for fully insured customers:** Adult oral cancer screening and enhanced prenatal benefit (see details that follow)
- **Optional features:** Consumer MaxMultiplier, FlexAppeal Preventive MaxMultiplier, FlexAppeal Enhanced (see details that follow)

Cost ranking:

least ★★★★★★ most

Ideal for employers who:

- Have employees located in areas where network is not adequate to offer equal benefits to all employees

Available for:

- Fully insured groups of two or more. Self-funded options available for large group only.
- Available on a voluntary or contributory basis



Value Dental

Product description:

- **This plan combines insurance with a discount program**
- **Large national network**
- **Preventive and Diagnostic services** covered at 100% in network
- **Discounts of 20-50% of what a general dentist** typically charges on other services, including fillings, crowns, teeth whitening and orthodontia when member sees an in-network provider
- **Two plan designs (availability varies by state)**
 - **In-Network only:** All services must be provided in network
 - **Open Access:** Preventive services can be provided in or out of network but all other services must be provided in network to qualify for the discount

Cost ranking:

least ★★★★★ most

- **Automated claims processing for preventive services in network**
- **Discounts for non-preventive services is not insurance.** Services are paid directly by member to the provider

Ideal for employers who:

- Want to save by offering our lowest cost plan
- Great option for employers who have not been able to offer their employees a dental plan in the past

Available for:

- Fully insured groups of 2-2,999
- Available on a voluntary or contributory basis



View a video on Value Dental

uhc.com/employer/health-plans/ancillary-specialty-benefits/dental/value

Additional features and options.

Dual offerings

- Available to groups with at least 10 or more enrolled members
- Plan differential should have at least 20% variance
- Plans must differ significantly in benefit richness
- Each plan should target a minimum participation level of 20% or more subscribers

Orthodontia

- Plans with orthodontia coverage require 10 or more employees with a minimum of eight enrolled members

PPO, Indemnity and INO plans automatically include these wellness features:

- **Oral cancer benefit:** Provides routine screenings for adults. Special light enables dentists to detect lesions that could indicate oral cancer. Benefit plans includes brush biopsy, if needed
- **Prenatal dental care program:** Additional visits for dental cleanings and gum treatments are covered for women during their entire pregnancy and for the first three months following delivery. Note that this benefit is not allowed in the state of Washington.

PPO, Indemnity and INO plans may be enhanced with the following optional features at an additional charge:

- **Consumer MaxMultiplier® Rollover Benefit:** Members who have at least one dental visit during a plan year and do not exceed a set threshold are rewarded with dollars that roll over to the next plan year. These dollars are to be used for future dental expenses. PPO plan members who receive **all** of their care from network providers will receive an additional award. Awards are carried over to the next plan year and never expire. Should claims exceed the benefit-year maximum, Consumer MaxMultiplier rollover funds are automatically applied to the charge. *Required participation for the Consumer MaxMultiplier Rollover Benefit* is two or more members when there are waiting periods and endodontics; periodontics and oral surgery are Class III (Major). These stipulations are not required for groups with 10 or more members
- **FlexAppeal Preventive MaxMultiplier:** This feature is designed to promote oral health. With this benefit, preventive and diagnostic services are not applied to the deductible or annual maximum. The result is that restorative services are covered, while ensuring that the annual preventive care benefits will always be available. *Required participation for FlexAppeal* is 10 or more members
- **FlexAppeal Enhanced:** This benefit provides coverage for white fillings on back teeth, dental implants and expanded coverage for adults that includes any combination of four preventive visits and periodontal maintenance treatments during a 12-month period. *Required participation for FlexAppeal Enhanced* is 10 or more members



View a video
on the Consumer
MaxMultiplier
benefit
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Available plan
options subject to
state regulation.



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This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. UnitedHealthcare dental coverage and UnitedHealthcare® Value Dental plans are underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06.VA. Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware.

Disclosure: The Dental Discount Program is administered by Dental Benefit Providers, Inc. The Dental Discount Program is NOT insurance. The discount program provides discounts at certain dental care providers for dental services. The discount program does not make payments directly to the providers of dental services. The discount program member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount plan organization. Dental Benefit Providers, Inc., is located at 6220 Old Dobbin Lane, Liberty 6, Suite 200, Columbia, MD 21045, 1-877-816-3596, myuhc.com. The dental discount program is offered to members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Dental care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee dental products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

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