



Dental insurance

Preferred Provider Organization (PPO)

Small Business employer product overview.



Dental insurance

Unlimited choices. Significant savings.

Yours with the PPO dental plan.

Dental insurance is a popular employee benefit, so you want to offer a high-quality plan featuring extensive choices and coverage. But it also needs to be cost effective for your business. The PPO dental plan from UnitedHealthcare strikes a good balance, making it a great option for companies that value choice, savings and flexibility.

Employees can see any dentist. But choosing a network provider delivers substantial savings.

Employees can see any dentist, but receiving care from a network dentist lowers their out-of-pocket costs and makes benefits go further. In addition, they never have to submit a claim form for visits to dentists in the network.

Preventive care coverage and much more.

Preventive care is covered at little or no cost to members. A broad range of additional services is also covered. Coverage levels vary based on the plan you choose. The plan also includes:

- **Pregnancy dental benefit:** We cover extra visits for dental cleanings and gum treatments, if needed, during pregnancy and the first three months after baby is born. That's because a woman is more likely to develop dental disease during this time.¹
- **Annual oral cancer screenings** for all adult patients

A separate dental plan is still important

The medical plan you offer your employees may provide some important dental benefits for children, generally under the age of 19.² Some or all of those benefits may be subject to the medical deductible.

Offering a UnitedHealthcare dental plan alongside a medical plan provides:

- **Immediate dental coverage for eligible children** for certain dental services not covered under their medical plan coverage.
- **Important dental** coverage for adults in the family as well.

Increasing evidence shows that oral health is linked to overall health. Employee health can have a big impact not only on your medical premiums but employee productivity and your bottom line, making family coverage important for your employees and your business.

Make coordination of benefits easy: Choosing a UnitedHealthcare medical and dental plan has advantages. Your employees and their families will appreciate having one carrier to coordinate their benefits, managing deductibles and out-of-pocket maximums across plans.



Our PPO plan offers:

- Freedom to choose any dentist
- Some of the largest national networks
- Significant discounts for in-network care

Flexible funding options help keep costs down.

We offer varying deductibles, co-insurance levels and cost-sharing options, including voluntary plans, all designed to hold costs down.

Extra benefits to improve health and wellness.

As a comprehensive provider of health care benefits, we know that oral health is linked to overall health. That’s why we emphasize preventive care, so small dental problems don’t become big ones that have a negative impact on overall health.

To help you encourage your employees to take good care of their teeth and gums, we offer three plan options: Consumer MaxMultiplier,[®] FlexAppeal Preventive MaxMultiplier and FlexAppeal Enhanced.

Consumer MaxMultiplier

Consumer MaxMultiplier encourages regular preventive care by awarding members additional dental coverage dollars when they have annual dental visits.³ If members see the dentist at least once a year, but the paid claims are less than their annual claim threshold, they receive an account award to add to their annual maximum for the following year. If all their care is in network, they’ll earn an additional \$100 annual network bonus. And if a member doesn’t spend all of his or her award dollars in a given plan year, he or she can roll them over to use the next year.

Members can earn extra dental coverage dollars with Consumer MaxMultiplier .			
IF the plan’s annual maximum is:	\$1,000	\$1,500	\$2,000
AND the total claims paid for the member in one year is less than this: <i>(This is the plan’s annual claim threshold.)</i>	\$500	\$750	\$1,000
THEN the member qualifies for an annual account award of:	\$250	\$400	\$500
PLUS , if the member’s claims for the year are all for network providers, he or she could also earn: <i>(This is the annual network bonus.)</i>	+ \$100	+ \$100	+ \$100
THEREFORE , the potential total Consumer MaxMultiplier earnings for the year are: <i>(This amount is added to the member’s annual maximum for the following year.)</i>	= \$350 ⁴	= \$500 ⁵	= \$600 ⁶

FlexAppeal Preventive MaxMultiplier⁷

FlexAppeal Preventive MaxMultiplier encourages members to get regular preventive care by paying for preventive and diagnostic care without applying those claims to the plan’s deductible or annual maximum.

That means plan members can get treatments such as cleanings and X-rays, as well as fluoride and sealants for children, without having those dollars deducted from their annual maximum. The entire annual maximum is left for other dental care services, such as fillings and crowns.

FlexAppeal Enhanced⁸

FlexAppeal Enhanced features three major dental benefits:

- **Additional cleanings and gum treatments:** Each member can choose a combination of four adult cleanings or gum treatments per plan year
- **White fillings for back teeth:** For a more natural look, members can choose white composite fillings rather than standard silver
- **Dental implants:** To replace missing teeth, members can choose the natural look and feel of dental implants, rather than traditional dentures or bridgework

Efficient administration. Outstanding support.

At UnitedHealthcare, we're dedicated to making your administration easy and efficient. We provide a simple, streamlined benefits process, and our employer service team will support you every step of the way. Our goal is simple: your complete satisfaction.

Your employees can also get quick answers by calling the Customer Care number on their ID card. In addition, they can manage their dental plan activity at our website, myuhc.com. From finding a dentist to comparing treatment costs, they can get information 24 hours a day.

Engaging members. Inspiring healthy behaviors.

At UnitedHealthcare, we're dedicated to providing health care insurance products that fit your business, your budget and the needs of your employees. We treat health and wellness in a holistic way. We know that oral health is linked to better health overall, so we offer dental plans that help your employees get the care they need to be their best.

Our goal? A healthier workforce, improved productivity and better business outcomes for you.



Get a quote today.

Contact your broker or
UnitedHealthcare representative.

Consumer MaxMultiplier terms

- **Original annual maximum:**
The maximum amount the plan will pay for a member's claims during the plan year
- **Annual claim threshold:**
A set amount determined by the plan; a member's paid claims must fall below this amount to qualify for a Consumer MaxMultiplier award
- **Annual account award:**
The dollar amount a member earns when his or her annual claims are greater than \$0, but lower than the annual claim threshold
- **Annual network bonus:**
The \$100 a member earns when his or her claims for the plan year are all for network providers
- **Account limit:**
The maximum balance a member can have in his or her account



¹The pregnancy benefit is not available in the state of Washington.

²Varies by state

³Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual maximum for the following plan year and applies them to qualifying claims. Amounts will vary based on your specific plan.

⁴If the company's plan has an annual maximum of \$1,000, then \$1,000 is the maximum balance a member can have in his or her Consumer MaxMultiplier account.

⁵If the company's plan has an annual maximum of \$1,500, then \$1,500 is the maximum balance a member can have in his or her Consumer MaxMultiplier account.

⁶If the company's plan has an annual maximum of \$2,000, then \$1,500 is the maximum balance a member can have in his or her Consumer MaxMultiplier account.

⁷Required participation for FlexAppeal Preventive MaxMultiplier is 10 or more members.

⁸Required participation for FlexAppeal Enhanced is 10 or more members.

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 UnitedHealthcare Insurance Company. UnitedHealthcare dental coverage 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.

This product is not available in all states.