Gateway Preferred Provider Organization (PPO)

Employer product overview.
Dental insurance

Broad choice. Significant savings.

Yours with the Gateway PPO dental plan.

Dental insurance is a popular employee benefit, so you want to offer a high-quality plan featuring extensive choice and coverage. But it also needs to be cost-effective for your business.

The Gateway PPO plan from UnitedHealthcare strikes the ideal balance. With the Gateway PPO plan, your employees can see any provider they like, but they’ll save when they see in-network providers because of the discounts we’ve negotiated.

What’s more, the Gateway PPO plan offers rates that can be up to 15 percent lower than a traditional PPO. To achieve these lower costs, the Gateway PPO plan shifts some higher-cost procedures to a different level of coverage. In addition, you can tailor the way you fund your plan, choosing the contribution level that best meets your needs. It all makes the Gateway PPO plan a smart option for companies looking for choice, flexibility and extra savings.

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

Employees can see any dentist, but receiving care from a network provider 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.

With the Gateway PPO plan, preventive care is covered at little or no cost to your employees. A broad range of additional services is also covered; specific coverage levels vary based on your specific plan. 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 because a woman is more likely to develop dental disease during this time.*

• Annual oral cancer screenings for all adult patients

Our Gateway PPO plan offers:

• Freedom to choose any dentist
• Average savings of 15 percent over a traditional PPO plan
• Some of the largest national networks
• Significant discounts for in-network care
Flexible funding options help keep costs down.

With our flexible plan design, you can choose from a variety of deductibles and coinsurance levels. You may decide to pay all, some or none of the premium. Whatever funding option you choose, you and your employees will benefit from attractive network discounts.

Efficient administration.
Outstanding customer support.

At UnitedHealthcare, we’re dedicated to making administration easy and efficient. With our experience in health care benefits, we know how to provide a simple, streamlined benefits process. We’ll save you time, 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 and easy answers to their questions by calling the Customer Care number on the back of their ID card. In addition, they can manage their dental plan activity at our member website, myuhcdental.com. From finding a dentist to comparing treatment costs to reviewing their plan coverage, they can get the information they need 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. As part of our Bridge2Health approach, 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.

The result? A healthier workforce, improved productivity and better business outcomes for you.

Our Gateway PPO plan gives your employees extensive choice and coverage at a lower cost than our traditional PPO plan.
The pregnancy benefit is not allowed in the state of Washington. 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.

Gateway plans can be offered with or without coverage for orthodontia. Orthodontia benefits are available to groups of 10 or more eligible with a minimum of eight enrolled.

Get a quote today.
Contact your broker or UnitedHealthcare representative.

* The pregnancy benefit is not allowed in the state of Washington.