Dental insurance

In-Network Only (INO)

Employer product overview.

UnitedHealthcare®
Dental insurance

Big savings. Broad choice.

Yours with the INO dental plan.

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

With the In-Network Only (INO) dental plan, you can strike the right balance between extensive coverage and impressive savings. With the INO plan, your employees will get the dental care they need at cost-effective rates. They can see any provider in our vast national network, and preventive care is covered at little or no cost. Hundreds of other services are covered as well; coverage levels vary based on your plan. Services from non-network providers are not covered. As an employer, you’ll save because the plan limits coverage to network providers — providers who have agreed to significant discounts.

Our large national network provides extensive choice.

The INO plan features one of the largest national networks. There’s a good chance your employees’ dentists are already included in our network. If not, the network gives them a wide array of dentists to choose from, and we’re happy to help them find a network provider in their area. And with the INO plan, your employees don’t need a referral to see a specialist; they can simply make an appointment with any specialist in the network.

Preventive care coverage and much more.

With the INO plan, preventive care is covered at little or no cost to your employees. A broad range of additional services from network providers is also covered at varying rates, depending on the specific plan. Services from non-network providers are not covered. The plan also includes the following when a network provider is selected:

- **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.¹
- **Annual oral cancer screenings** for all adult patients

With extensive coverage for preventive care, your employees can improve their oral health, which may produce better overall health and contribute to a better bottom line for your business.

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.

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¹ According to the American Dental Association, a woman is more likely to develop dental disease during pregnancy. This is because hormonal changes during pregnancy can affect the tissues in the mouth. Additionally, the alignment of teeth may change due to a women’s wider mouth during pregnancy. This may cause gums to bleed more easily. Women who are pregnant are also more likely to develop gum disease, and gum disease can cause inflammation. People with gum disease may also have an increased risk of developing preeclampsia, which is high blood pressure during pregnancy. Gum disease can also increase the risk of infections, miscarriages, and premature births. The American Dental Association recommends that pregnant women take good care of their teeth and gums. This includes regular dental visits and proper oral hygiene. The American Dental Association also recommends that pregnant women see their dentist. They can help with oral health problems and provide proper care. It is important to maintain good oral health during pregnancy.
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 coverage dollars when they have annual dentist visits. If members see the dentist at least once a year, but their 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 they don’t spend all their award dollars in a given plan year, they can roll them over to use the next year. (For definitions of Consumer MaxMultiplier terms, see back page.)

Members can earn extra dental coverage dollars with Consumer MaxMultiplier.

<table>
<thead>
<tr>
<th>IF the plan’s annual maximum is:</th>
<th>$1,000</th>
<th>$1,500</th>
<th>$2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>AND the total claims paid for the member in one year is less than this:</td>
<td>$500</td>
<td>$750</td>
<td>$1,000</td>
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<tr>
<td>(This is the plan’s annual claim threshold.)</td>
<td></td>
<td></td>
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<tr>
<td>THEN the member qualifies for an annual account award of:</td>
<td>$250³</td>
<td>$400⁴</td>
<td>$500⁵</td>
</tr>
</tbody>
</table>

FlexAppeal Preventive MaxMultiplier.

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 Enhanced?

FlexAppeal Enhanced features three major dental benefit enhancements:

- **Additional cleanings and gum treatments:** Members 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 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.

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.
- **Account limit:** The maximum balance a member can have in his or her account.

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

1. The pregnancy benefit is not allowed in the state of Washington.
2. Members 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.
3. If 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.
4. If 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.
5. If 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.
6. Required participation for FlexAppeal Preventive MaxMultiplier is 10 or more members.
7. Required 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.

100-10929 7/14 © 2014 United HealthCare Services, Inc. M12345