

**Welcome. Get the most
out of your benefits.**



The Oxford Benefit Management[®]
guide to dental, vision and life benefits,
health discounts and more.



Oxford Benefit Management guide

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Well-balanced benefits make managing your family's health and well-being simpler.

The Oxford Benefit Management (OBM) plan you've picked comes with a package of benefits that include UnitedHealthcare dental, vision and life insurance plans. Life insurance is for employees only. Your benefits package also includes the Health Discount Program, which can help you save 10 to 50 percent on health and wellness services that may not be covered by your benefit plans.

Accessing information.

Visit uhc.com/obm to learn more about your benefits and to find a list of providers in your OBM network.

- Go to uhc.com/obm.
- Select "OBM for Members."
- Make your selection from the links at the bottom of the page.

You can also call OBM Member Services toll-free at **1-800-521-9845**, Monday through Friday, from 8 a.m. to 5 p.m. ET for help with:

- Getting answers to claims and claims payment questions.
- Understanding your benefits.
- Locating a participating network provider.
- Ordering a duplicate OBM ID card.
- Questions about health discounts.
- Answering any other questions you have about your OBM benefits.

Understanding your OBM ID card.

On the front of your personal OBM ID card, you'll find your ID number. Refer to this number when you call Member Services and access website tools such as the discount program.

On the back of your ID card, you will find the claims mailing address that you'll need if you see a dentist or eye care provider who isn't in the OBM network. You can find and print a claim form at uhc.com/obm. You'll need to complete the form and mail it for processing.



Employee Name
Plan: OBM Premier Specialty Option
Member ID: 6800000000
Dental Network ID: PPO 00

Member/Provider Service: 800-521-9845
www.oxfordbenefitmanagement.com



It is the provider's responsibility to verify eligibility before providing treatment.

Submit Dental claims to:
UnitedHealthcare Dental
Attention: Claims Department
PO Box 30587
Salt Lake City, UT 84130-0567
Electronic Payer ID # 52133

Submit Vision claims to:
UnitedHealthcare Vision
Attention: Claims Department
PO Box 30978
Salt Lake City, UT 84130
Fax: 248-733-6060

By use of this card, I hereby consent to the release of any information needed by Oxford Benefit Management, Inc. or third-party vendors.

This plan is underwritten by UnitedHealthcare Insurance Company

ID card images for illustrative purposes.

Picking a dentist from the UnitedHealthcare Dental network.

You can see any dentist you want, anywhere across the country. However, when you choose a dentist who is part of the plan's national network, you may receive discounted rates only available to members.

1 Go to uhc.com/obm.

- Select "OBM for Members."
- Click on "My Dental Plan" under OBM Services Locator to find a network provider. You may need to log in or register on myuhc.com[®].

2 Call to schedule an appointment.

Be sure to verify the provider's participation in the UnitedHealthcare Dental network.

3 At the time of your appointment, show your OBM ID card.

If you decide to see a dentist who is not a part of the UnitedHealthcare Dental network, you'll be responsible for:

- Paying all costs at the time of service.
- Filling out and mailing a dental claim form to be reimbursed for a portion of the services.

If you need to get a dental claim form:

- Go to uhc.com/obm.
- Select "OBM for Members."
- Scroll down to Member Forms & Tools.
- Click on "Dental Claim Form" to download and print a copy.

If you have any questions about your dental benefits or need help locating a participating provider, call OBM Member Services at **1-800-521-9845** and follow the instructions for Dental Benefits.

How to access dental benefit and claims information.

Once enrolled in our dental program, you can access information about your dental benefits any time, day or night, through our website. For specific plan or claims information:

- Go to the member section of uhc.com/obm.
- Click on "My Dental Plan" under the OBM Services Locator section.

You'll be asked to register as a member using a unique ID number. This number is the last 5 digits of your member ID with 3 or 4 preceding zeros. For example, if your member ID is 680012345, you would enter the subscriber ID of 00012345. If your member ID is 6800012345, you would enter the subscriber ID of 000012345. Once you have registered, you can log in and select the tools on the site that meet your needs.



Your dental benefits include:

- Fully insured dental coverage, including: Preventive care, and diagnostic procedures such as cleanings, X-rays and routine examinations.
- Preventive care programs with coverage for prenatal dental care for women in their second and third trimester, additional preventive and periodontal services with no out-of-pocket costs, and coverage for oral cancer screening.
- Access to our national network of more than 100,000 participating dentists and specialists.¹

Choosing an eye doctor.

Your UnitedHealthcare Vision plan uses Spectera Eyecare Networks, a national network of eye doctors that includes optometrists and ophthalmologists. They are located at both private practice and retail settings.

1 Select a provider from the UnitedHealthcare Vision network.

- Go to uhc.com/obm.
- Select “OBM for Members.”
- Click on “My Vision Plan” under OBM Services Locator to find a network provider. Under Provider Quick Search, enter your ZIP code and click “Search” to find a provider near you.

2 Call to schedule an appointment.

Be sure to tell them you have UnitedHealthcare Vision coverage. This will help the provider’s office verify eligibility before you go to your appointment.

3 At the time of your appointment:

- Show your OBM ID card.
- You’re only responsible for your copayments and certain patient options such as tints, coatings and non-selection frames.
- No claim or referral forms are necessary for covered services obtained from a participating UnitedHealthcare Vision network provider.

If you have any questions about your vision benefits or need help locating a participating provider, call OBM Member Services at **1-800-521-9845**.



Your vision benefits include:

- Comprehensive annual eye exams.
- Allowances toward frames and lenses, or contacts in lieu of eyeglasses.
- National network of more than 80,000 provider access points, which includes private practice and popular national retail chains.²
- Discounts on many popular services.





Find out about Basic Employee Life Insurance.

Basic Employee Life Insurance is included with all OBM plans, except the Voluntary Plan Option. If your plan includes the Basic Employee Life Insurance benefit, please complete the Beneficiary Designation for Life Insurance form and return it to your employer for filing. Beneficiary Designation for Life Insurance forms are available online at uhc.com/obm or by calling **1-866-293-1794**.

If you have any questions about your Basic Employee Life Insurance benefit, call OBM Member Services at **1-800-521-9845**.

Get savings on health care products and services.

Take advantage of discounts for services and products not paid for by your insurance. Through the OBM health discount program, powered by UnitedHealth Allies®, you'll enjoy savings of 5 to 50 percent on health care products and services, such as:

- Lasik eye surgery.
- Cosmetic dentistry.
- Alternative care, including acupuncture, chiropractic and massage therapy.
- Smoking cessation.
- Weight management from Jenny Craig®, Nutrisystem® and others.
- Fitness clubs, including locations of many popular chains.
- Infertility treatment.

You'll also get special member discounts on products from dozens of brand-name retailers. Save on fitness apparel, vitamins, exercise equipment, home medical supplies, and many more family health and wellness needs.

Using the discount program.

Keep in mind that the discount program isn't insurance, and you should always use your insurance for covered services. The discount program can help you save on many health care products and services not paid for by insurance.

1 How to find participating providers and use your health discounts benefit:

- Go to uhc.com/obm.
- Select "OBM for Members."
- Click on the "Health Discounts" link under the OBM Services Locator section.

First-time users should follow the Get Started instructions, entering the member ID number from their OBM ID card. Select a category (such as Alternative Care) and a specialty (such as Massage Therapy) to search for providers by ZIP code.

2 Click "Details" to learn more about a participating provider.

When you have selected the health care provider you would like to visit, click on "Select Provider" to get the discount confirmation. The discount confirmation introduces you to the provider or facility and helps ensure you get your discount. It also contains the provider's phone number so you can call to make an appointment.

If you choose to make an appointment with the provider, be sure to bring your discount confirmation and your OBM ID card with you to your visit.

3 At the time of your appointment.

At your appointment, pay the discounted rate directly to the provider.

Remember, the discount program isn't insurance and you're responsible for paying the discounted cost at the time of your visit.

To purchase health and wellness-related products through the health discount program website, no confirmation is necessary. Simply follow the on-screen instructions to get your discount. You may need to enter a discount code, or the discount may be automatically applied at checkout.

When to use your health discount program.

Is the health product or service paid for by insurance?

- If the answer is "yes," use your medical, vision or dental insurance to pay for the product or service.
- If the answer is "yes" but you've reached the limits of your insurance, you can use the discount program to save on products and services above or beyond the limits of your insurance. For example, if your medical insurance covers only a limited number of chiropractic visits, you may use the discount program to save on additional visits to a participating chiropractor.
- If the answer is "no," use the discount program to save on the product or service.

Remember:

- You must choose providers from the discount network in order to get the discount.
- Always use your dental and vision insurance for covered services.



Member Services

If you have questions related to your health discounts benefit, call OBM Member Services at **1-800-521-9845**.

¹ UnitedHealthcare dental network report, May 2017.

² Spectera Eyecare Networks as of August 2017.

Legal Disclaimer: Oxford Benefit Management, Inc. acts as the distribution company for products. Oxford Benefit Management packages are not available in all states and state-specific requirements may cause limitations or variations to the plans. Packaged Savings is not available for this product. Benefit options may vary by group size. Components subject to change.

Oxford Benefit Management products are provided by:

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., DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. The policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

UnitedHealthcare vision coverage provided by or through 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 Spectera, Inc., United HealthCare Services, Inc. or their affiliates. The policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company and in New York by Unimerica Life Insurance Company of New York. Life products are provided on policy forms LASD-POL (05/03) et al. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03). UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company of New York in New York, NY. Participation requirements for Life Insurance may be different than those stated. These policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

Disclosure: The health discount program is administered by HealthAllies®, Inc., a discount medical plan organization. The health discount program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at P.O. Box 10340, Glendale, CA 91209, 1-800-860-8773, www.unitedhealthallies.com.

The health discount program is offered to existing 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. Health 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 health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.