UnitedHealthcare
Rite Smiles.
Dental care for kids.

Member Handbook | 2016
UnitedHealthcare—RItte Smiles

Important Information

For dental emergencies, call your dental office.

For medical emergencies dial 911 or go to the nearest emergency room

UnitedHealthcare Member Services
Monday-Friday 8:00am to 6:00pm
Interpreter services are available for all Member Services calls

1-866-375-3257 (TTY 711)

You can access information on the UnitedHealthcare website 24 hours a day 7 days a week.

www.uhc.com/ritesmiles

Information about Rhode Island Medical Assistance and other services can also be found on the RI Department of Human Services (DHS) Website.

www.dhs.state.ri.gov

Important State of Rhode Island Phone Numbers:

• Rite Care Info Line (English and Spanish) 1-401-462-5300
  Info Line can answer questions regarding eligibility and Medical Assistance TTY 711
• Rhode Island Department of Health 1-401-222-6015
• Rhode Island Legal Services 1-401-274-2652
• RI Reach 1-855-747-3224

Important Information:
Primary Care Provider/Phone number

Health Plan Name and ID Number

Dentist/phone number

UnitedHealthcare ID Number
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Welcome to UnitedHealthcare—Rite Smiles

UnitedHealthcare provides dental benefits to children eligible for Rite Smiles through the State of Rhode Island Department of Human Services (DHS). We are happy to have your child(ren) as a member. We are committed to providing quality dental care for your child(ren). The UnitedHealthcare—Rite Smiles program contracts with dental providers and dental clinics so your child(ren) have access to all the dental services they need. We cover preventive care, check-ups, and dental treatment services for Medicaid eligible children born on or after May 1, 2000.

This handbook contains important information about the Rite Smiles Dental Plan. You should keep this handbook for when you need information about the plan.

Rite Smiles Eligibility
The Rite Smiles Dental Program provides dental services for Medicaid eligible children who were born on or after May 1, 2000. Rhode Island Medicaid determines eligibility for all Medicaid programs.

Welcome Call
New members of the Rite Smiles program will receive a “Welcome Call” to tell you about the Rite Smiles benefits and how to get dental services. We will also make sure you received ID Cards for all of the eligible children in your family. If you are not home when we call, we will try again or leave a message for you to call us back.

Member Services
If you have questions about Rite Smiles you can always call our Member Services at 1-866-375-3257 (TTY 711). Our staff is here Monday through Friday from 8:00 am to 6:00 pm to answer your questions. Interpreter services are also available for calls to Member Services. Here are some of the reasons you might want to call Member Services:

- Questions about dental benefits or Rite Smiles
- If you receive a bill for dental services
- Help finding a dental provider
- Arrange for an interpreter to come to an appointment with you
- Help you report fraud and abuse
- Assist with out of plan benefits
- Help you file complaints, grievances and appeals
- Help you arrange transportation through LogistiCare

You can also access our website 24 hours a day 7 days a week www.uhc.com/ritesmiles. You can find information about the Rite Smiles benefits, you can locate a provider. The website is secure. We always protect your child’s private information. See page 22 for the UnitedHealthcare Privacy Notice or you can contact Member Services at 1-866-375-3257 (TTY 711) with any questions.
Your Child’s ID Card

You should have received an ID Card for each of your children who are covered by RIte Smiles. You will need to show this card every time your child sees a dental provider.

For dental services not covered by the program, you may need to show your medical insurance cards, for example—RI Medicaid (Anchor Card) or Health Plan Member Identification Card.

Interpreter Services

If English is not your primary language, you have access to an interpreter when you call Member Services. Some of our Member Services Representatives speak languages other than English. We also contract with the Certified Languages to provide other languages. The Member Services Representative can get an interpreter on the phone to assist you with your call. TTY for the hearing impaired is available by dialing (TTY 711).

Many of the dental providers in our network also speak other languages. You can find the languages that a dental provider speaks in our provider directory and on our website. A copy of the UnitedHealthcare RIte Smiles Provider Directory was mailed to you along with this handbook. You can call Member Services if you need another copy of the directory or if you need help finding a provider that speaks your language.

You can also have an interpreter come to a dental appointment with you. You must call Member Services at least 72 hours before the scheduled appointment to request. We will arrange to have an interpreter who speaks your language meet you at the dental office. If you need a sign language interpreter you need to let us know at least 2 weeks before the appointment. If your appointment date or time changes you need to let us know. We can let the interpreter know as well.

You can also request any of the printed materials we send you be translated into your language. Just call Member Services and ask for materials in other languages.

Transportation Services

We know that getting to dental appointments can be hard if you do not have a car or drive. RIte Smiles members may qualify for a bus ticket to get to their dental appointments. You can call LogistiCare at 1-855-330-9131 (TTY 1-866-288-3133) to request a bus ticket. You have to call at least seven (7) days before the appointment to request the ticket. You will need to tell them the date and time of the appointment and the name of the dental provider. Your bus ticket will be mailed to your home. Make sure LogistiCare has your most current address.

For RIte Smiles members with a medical disability or who live more than ½ mile from a bus stop may be eligible for a van or taxi ride. To find out if you may be eligible for these services, call LogistiCare at 1-855-330-9131 (TTY 1-866-288-3133). These services must be requested at least 48 hours before an appointment. Urgent transportation requests may be scheduled within three (3) hours.
Keep Your Benefits
You will be required to recertify your Medicaid eligibility every year. You will receive information about the recertification process from the State. Make sure you always open the letters from the State and respond to any letters or calls. If you do not respond you could lose your Medicaid coverage.

Updating Your Personal Information
It is very important that you keep all of your information updated. You should contact DHS or your case worker if any other following changes:

- Your address
- Your phone number
- Your name/your child’s name
- You move out of state
- Your marital status
- You have other insurance
- The size of your family changes (you have a baby)

Some of these changes can be made on the “HealthSourceRI” website: http://healthsourceri.com/
It is important to keep your child’s and your personal information up to date. UnitedHealthcare may need to contact you about new programs or send you reminders for dental check-ups. We may also send you newsletters and other important member materials. DHS will send you recertification reminders as well.

Member Rights and Responsibilities
As a UnitedHealthcare—Rite Smiles member, you and your child(ren) have certain rights and responsibilities. It is important you understand both your rights and your responsibilities.

You Have a Right To:
- Get information regarding your rights and responsibilities
- Be treated with respect and dignity by UnitedHealthcare—Rite Smiles personnel and network dentists and providers without regard to your race, national origin, gender, age, sexual orientation or religious affiliation.
- Privacy and confidentiality for treatments, tests or procedures you receive and all records and communications to the extent required by law.
- Voice concerns about the service and care you receive.
- Register complaints and appeals concerning your dental plan or the care provided to you.
- Receive timely responses to your concerns.
- Participate in candid discussions with your dentist about appropriate and medically necessary treatment options for your child’s conditions, regardless of cost or benefit coverage.
- Be provided with access to dental care.
• Obtain a second medical opinion for dental and surgical procedures.

• Participate with your child’s dentist and other caregivers in decisions about their care.

• Refuse treatment and not have it affect your child’s future treatment.

• Make recommendations regarding the organization’s member’s rights and responsibilities policies.

• Receive information about UnitedHealthcare—Rite Smiles, our services and network dentists and providers.

• Be informed of, and refuse to participate in any experimental treatment.

• Have coverage decisions and claims processed according to regulatory standards.

You Have a Responsibility To:

• Know and confirm your dental benefits prior to receiving treatment.

• Contact an appropriate health care professional when you have a dental need or concern.

• Show your UnitedHealthcare—Rite Smiles ID card before receiving dental services for your child(ren).

• Keep scheduled appointments or call the dentist 24 to 48 hours before the scheduled appointment to cancel.

• Provide information needed for your child’s care.

• Follow agreed-upon instructions and guidelines of dental and health care professionals.

• Participate in understanding your child’s dental problems and developing mutually agreed-upon treatment goals.

• Use emergency room services only for an injury or illness that, in the judgment of a reasonable person, requires immediate treatment to avoid jeopardy to life or death.

• Notify your local DHS office of changes in name, address, telephone number, family status or if you have other insurance coverage.

• Know what benefits and which providers are covered by UnitedHealthcare—Rite Smiles and which are not.

• Call Member Services when you have questions about your child’s eligibility, benefits, claims, and more.

Call Member Services to verify that your child’s dentist is participating in the UnitedHealthcare-Rite Smiles network before receiving services for your child.
How the Rite Smiles Program Works

You must choose a dental provider in the UnitedHealthcare—Rite Smiles network. You can find dental providers in the network by looking in the UnitedHealthcare Provider Directory that came with this handbook. You can also call Member Services or look on our website www.uhc.com/ritesmiles.

The Provider Directory includes information like:

- Provider Name, Address and Phone Number
- Languages spoken
- Handicap Access to the office
- If they are no longer accepting new patients

Here are some dental providers your child(ren) may see:

- **General dentist** can treat children and adults
- **Pediatric dentists** treat children up to age 18
- **Orthodontists** provide braces to straighten children’s teeth
- **Endodontist** specialize in saving teeth, they do root canals
- **Periodontist** provide treatment for gum disease
- **Oral surgeons** perform dental surgery, including difficult extractions
- **Dental Hygienists** clean teeth and provide oral health education
- **Dental Assistants** assist the dental provider during treatment

Regular Dental Care

Regular dental care is just as important as medical care. You should take your child(ren) to the dentist for regular check-ups.

Your child(ren) should begin to see the dentist as soon as their first tooth comes in and no later than their first birthday. The dentist or dental hygienist will examine your child’s mouth. The examination will include the teeth, gums, tongue, lips, and roof of mouth. Depending upon the child’s age, number of teeth present, and ability to cooperate, the dentist may order a few X-rays to see if there is tooth decay. X-rays are also helpful in determining that the permanent teeth are developing normally. Your child may also have his or her teeth cleaned.
Making Appointments

When you call your dental office to make an appointment you should let them know why you are making an appointment. For example “my child needs their teeth cleaned”, “my child has a tooth ache”. The office will ask you some questions about you and your child. They will ask for your names, address, phone number and insurance coverage. Make sure you have your child’s UnitedHealthcare RIte Smiles card handy. The dental office will need the information on the card to make the appointment. Make sure you write down the date and time of the appointment. Tell the office if you will need an interpreter to meet you there.

Dental providers should be able to give you an appointment for your child(ren) within these timeframes:

- First time non urgent visit/check-up no more than 60 days or 2 months
- Urgent dental appointment no more than 48 hours or 2 days

If you have any trouble making an appointment call Member Services and they can help you.

Cancelling Appointments

We know that sometimes you may need to cancel an appointment for your child. Make sure that you call the office as soon as possible if you need to cancel. You should give the office at least 24 to 48 hours’ notice. That way they can schedule someone else who needs dental care at that time. If you miss too many appointments and don’t call the office to cancel they may not give you another appointment.

REMEMBER: If you cancel an appointment and you also had transportation and/or an interpreter scheduled you need to cancel these too.

Changing Your Dentist

You can change dental providers at any time. Just make sure they are part of the UnitedHealthcare—RIte Smiles network. Member Services can also help you find a new dental provider. If you do change dental providers you should ask them to send your records to your new provider. They cannot charge you any out of pocket cost to send the records to your new provider.

If Your Dentist Leaves the Network

Sometimes dentists leave our network. They move or retire. If your dental provider leaves the network we will send you a letter to let you know. Sometimes UnitedHealthcare will let you get care from a dental provider who has left the network. This is called continuity of care. Member Services can help you find a new dentist.

Dental Specialist

Sometimes your child’s dentist will want you to take your child to a dental specialist. Your dentist will let you know what type of specialist they want you to see. They can recommend someone or you can pick one on your own. Make sure who ever treats your child is part of the UnitedHealthcare RIte Smiles network. Member Services can help you find a provider.
How We Make Decisions

UnitedHealthcare uses a process called “utilization review”. This process helps us to make sure each child receives the appropriate treatment. We want to make sure that children don’t receive services or procedures they may not need. Some examples would be too many x-rays. We also want to make sure that children receive the services they need like cleanings and sealants. UnitedHealthcare has “clinical guidelines” for all of our dental providers. These “guidelines” describe how most dental providers should provide treatment for their Rite Smiles patients.

UnitedHealthcare has a team of dental professionals who review certain types of treatments to make sure they meet our clinical guidelines. The team includes our Utilization Management Director, general dentists and orthodontists.

Only licensed dentists can make the decision to deny a treatment or service. All denials of treatment or services must be supported by UnitedHealthcare clinical guidelines. You can get a copy of these guidelines on our website or by calling Member Services.

UnitedHealthcare staff are not rewarded for saying “no” to needed care. You have the right to appeal any decisions to deny dental treatment or services. The process to request an appeal of a decision is explained on page 13 1-866-375-3257 (TTY 711).

How We Pay Dental Providers

UnitedHealthcare pays our Rite Smiles dental providers on a fee-for-services basis. This means dental providers get paid a certain amount for each dental treatment or services they provide. We give our providers fee schedules so they know what they will be paid for each service. The dental provider should not ask you to pay for any covered dental treatment or service. If a provider asks you for payment you should call Member Services and let them know.

Out of Network Providers

Sometimes you may need to see an out of network dental provider. Dental providers who are not part of the UnitedHealthcare Rite Smiles network will need to request prior authorization before they treat your child. They need to contact UnitedHealthcare and tell us why you need to be treated by an out of network provider.

Second Opinions

A second opinion is when you would like your child to see another dental provider for the same issue. For example, your dentist wants your child to have a tooth pulled and you are not sure. You can ask for a second opinion from another dental provider. You have the right to request a second opinion for any covered service. Just make sure the second provider is part of the UnitedHealthcare Rite Smiles network. Member Services can help you find another provider if you want a second opinion.

Prescriptions

Any medication/prescriptions your child needs for a dental condition are covered by their medical plan. Just take the prescription to a pharmacy that is part of your child’s health plan network to be filled. Rite Smiles does not cover prescriptions so use your health plan ID Card.
Emergencies and Urgent Care

Emergencies
An emergency is a life threatening illness or injury. It requires immediate care. You should call 911 or go to the nearest emergency room. You should also call your child’s primary care provider (PCP). If your child has a dental emergency, you should call their dentist right away. They will tell you what to do. You can also call UnitedHealthcare Rite Smiles Member Service at 1-866-375-3257 (TTY 711) Monday-Friday 8 am to 6 pm. They can help you find a dental provider if you need one.

If the injury to your child is life-threatening you should call 911 or take your child to the emergency room immediately.

Urgent Care
Urgent care is when your child has a dental problem that is not life threatening. An example might be pain or an infection. You should call your child’s dentist. The dentist can tell you what to do. Your child’s dentist is required to see all urgent care dental problems within 48 hours.

Rite Smiles Dental Benefits
Your child’s UnitedHealthcare Rite Smiles plan covers a wide range of dental treatments and services. These services include medically necessary preventative and diagnostic care, and treatment for dental and gum disease.

In Plan Benefits

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Service Description</th>
<th>How Often and Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>Routine dental exams</td>
<td>Every 6 months</td>
</tr>
<tr>
<td></td>
<td>Cleanings</td>
<td>Every 6 months</td>
</tr>
<tr>
<td></td>
<td>Flouride treatments</td>
<td>Every 6 months</td>
</tr>
<tr>
<td></td>
<td>Sealants</td>
<td>One treatment per tooth every 3 years</td>
</tr>
<tr>
<td>Diagnostic Services</td>
<td>X-rays</td>
<td>Intraoral/complete series – Every 4 years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bitewing – Once every calendar year</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Panoramic Film – Every 4 years</td>
</tr>
<tr>
<td>Restorative Services</td>
<td>Fillings</td>
<td>As needed</td>
</tr>
<tr>
<td></td>
<td>Crowns</td>
<td>As medically necessary</td>
</tr>
<tr>
<td></td>
<td>Dentures, partial or complete</td>
<td>As medically necessary</td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td>Orthodontia (braces)</td>
<td>As medically necessary in order to correct a severe handicapping condition</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>Extractions or other mouth surgery</td>
<td>As medically necessary</td>
</tr>
<tr>
<td>Other Dental Services</td>
<td>Emergency dental care services</td>
<td>As medically necessary</td>
</tr>
<tr>
<td></td>
<td>Other services</td>
<td>As medically necessary</td>
</tr>
</tbody>
</table>
Out of Plan Benefits

Your Rhode Island Medicaid health benefits cover:

Additional services that are not covered by UnitedHealthcare—Rite Smiles but are covered by your Rhode Island Medicaid benefits include:

- Emergency services in an in-patient facility
- Emergency services in a hospital emergency room
- Oral surgery to repair jaw and oral cavity defects and injuries
- Biopsies
- Reinsertion of a tooth that was knocked out.

For more information on services covered by Medicaid please contact the Executive Office of Health and Human Services at 401-462-5300 (TTY 711) to ask questions about your benefits.

Early Periodic Screening Diagnosis and Treatment Services (EPSDT)

The goal of the Rhode Island Oral Health EPSDT Schedule is to identify and treat oral health conditions early to promote normal growth and development. The Oral Health EPSDT Schedule was developed for children who are enrolled in Medicaid and provides guidance to dentists on the number and frequency of preventive dental services recommended.

EPSDT Oral Health Requirements

The Medicaid program’s benefit for children and adolescents is known as Early and Periodic Screening, Diagnostic and Treatment services, or EPSDT. EPSDT provides a complete range of prevention, diagnostic, and treatment services for children in Medicaid programs, including Rite Smiles. The EPSDT benefit is designed to make sure that children receive early examination and care, so that health problems are prevented or diagnosed and treated as early as possible.

EPSDT also includes Dental services. Dental services required in the EPSDT benefit include:

- Dental care needed for treatment of pain, infection, restoration of teeth (ex. fillings), and upkeep of dental health (provided at as early an age as necessary); and

- Emergency, preventive, and treatment services for dental disease, such as tooth decay, that, if left untreated, may become a more serious dental problem or cause permanent damage to the teeth or supporting structures (such as the gums or jaw bone).

In addition, necessary dental services, including those identified during a dental exam, are covered for children. States must provide orthodontic services to children eligible for EPSDT, in order to prevent disease, to promote good dental health, and restore the teeth and their supporting structures to health and function. Orthodontic services for cosmetic purposes (to improve appearance), are not covered.
Once a child reaches age one, a referral to a dentist is required. The referral must be for your child to see a dentist or with another dental professional, such as a dental hygienist, working under the supervision of a dentist. This is because current guidelines recommend that a child have their first dental visit when the first tooth comes in or no later than their first birthday.

Once dental care is started, it must be provided at a frequency recommended according to the pediatric dental periodicity schedule adopted by the Rite Smiles program, and based on the findings of experts such as the American Academy of Pediatric Dentistry (AAPD). The periodicity schedule counsels how often your child should be seen for key preventive procedures such as exams and cleanings and at what ages. Clinical guidelines recommend that a child have a first dental visit when the first tooth erupts or by the child’s first birthday.

Dental care that is seen as necessary for an individual child is covered even when the frequency is greater than specified in the periodicity schedule. For example, a child determined by a qualified provider, such as a dentist, to be at moderate or high risk for developing early childhood caries, (baby bottle tooth decay), could receive dental exams and preventive treatments more frequently than the twice-yearly schedule recommended by the American Academy of Pediatric Dentistry.

In addition to your dentist, your medical doctor, such as your child’s pediatrician can also help identify dental problems. Closer cooperation between medical care with dental care can help identify children at risk for tooth decay at the youngest age possible, offer preventive care, such as cleanings, fluoride varnish and information on dental health, and refer children to a dentist for a complete check-up and any needed treatment.


**Appeals, Complaints and Grievances**

**Appeals**

An appeal is a request to change a decision made by UnitedHealthcare—Rite Smiles for dental care. A member or their representative (dentist, family member, etc.) may appeal a decision they find unacceptable regarding their dental care. Appeals can be made before the dental care happens as well as after the dental care occurred. Expedited appeals are urgent requests to change a medical/dental decision and must be dealt with right away so that the health of the member is not at risk.

**Appeal Process**

**First Level Appeal**

You or an authorized representative must request an appeal within 60 days of the original denial. You or your representative can file an appeal by calling Member Services at 1-866-375-3257 (TTY 711) or you can write to:

UnitedHealthcare—Rite Smiles
P.O. Box 170
Milwaukee, WI 53201

You will receive a letter that says we have received your appeal and are working on it. We will make a decision on a non-urgent appeal within 15 calendar days. You will received a letter with the decision.
You have the right to continue to have Medicaid covered services while your appeal is under review. To have these Medicaid covered services continue, you must let us know within 10 calendar days of being notified. If you get services during the appeal, but the decision is not in your favor, you may have to pay for the services you got during that time.

**Urgent/Expedited Appeal**

If your appeal is urgent because of your child has an urgent dental issue, you can ask for an expedited appeal. Expedited appeals must be decided right away so the health of the member is not at risk. To file an expedited appeal you can call Member Services and request the appeal.

UnitedHealthcare will make a decision on an expedited/urgent appeal within two business days or 72 hours whichever is less. You will be notified of the appeal decision.

**Second Level Appeal**

A second-level appeal can be made when the initial appeal decision is upheld. A second-level appeal must be filed within 60 days of the first-level appeal decision and will be completed within 15 days after receiving the necessary medical information. Urgent (expedited) second-level appeals will be completed in two business days or 72 hours, whichever is less.

You have the right to see copies of all of the documents related to your appeal. We will also give you a copy of the internal rule or clinical guidelines we used to make the decision. This information is provided to you at no charge.

**State Fair Hearing Process**

If you are not satisfied with the outcome of both first-level and second-level appeals, you can request a Fair Hearing with the Department of Human Services (DHS). Members must go through the internal dental plan appeal process before asking for a DHS Fair Hearing. Call the Rite Care Info Line at **1-401-462-5300** to request a Fair Hearing.

**External Review Process**

You may also file an external appeal with the State’s External Review Agency (ERA). An external appeal must be filed in writing and within four months of the decision on the second level appeal. You can call Member Services for more information on the external appeal review process.

You also have the right to call the Rhode Island Department of Health’s Office of Managed Care at **1-401-222-6015**, or write to:

Department of Health  
Office of Managed Care  
3 Capitol Hill  
Providence, RI 02908

You can also contact Rhode Island Legal Services **401-274-2652** to see if you qualify for legal assistance.
Complaints

A complaint is when you are unhappy with anything about your child’s UnitedHealthcare—Rite Smiles plan. Examples of complaints may include:

- Not being able to get an appointment with a UnitedHealthcare—Rite Smiles provider
- Someone at a provider’s office was rude or mean to you
- One of our representatives was rude or didn’t help you

If you have a complaint, you can do one of the following:

- Call Member Services at 1-866-375-3257 (TTY 711)
- Send a letter with the details of your complaint to:

  UnitedHealthcare—Rite Smiles
  Appeals/Complaints Department
  P.O. Box 170 Milwaukee, WI 53201

UnitedHealthcare tries to resolve complaints the first time you contact us. Sometimes we may need time to gather more information. We will settle your complaint as soon as we can but no longer than 60 days after we receive all of the information. Sometimes we need to do research on your complaint to resolve it.

You can also have a friend or relative help you with your complaint. You will need to give us permission to speak with them. Member Services can help you get the consent form.

If at any time you are not satisfied with how we handled your complaint, you may call the Rite Care Info Line at 401-462-5300 (TTY 711) (English and Spanish). Additionally, you have the right to contact:

  Rhode Island Department of Health
  Office of Managed Care at
  3 Capitol Hill, Providence, RI 02908

or call (401) 222-6015

Grievances

A grievance is a formal expression of dissatisfaction about any matter other than the appeal of actions it is a formal complaint. You can tell us about your grievance by calling Member Services or sending us a letter. You can call Member Services at 1-866-375-3257 (TTY 711) or mail a letter with your concerns to:

  UnitedHealthcare—Rite Smiles
  Appeals/Grievances Department
  P.O. Box 170 Milwaukee, WI 53201
Fraud, Waste and Abuse

Anyone can report potential fraud and abuse. There can be both member and provider fraud and abuse. Here are some examples of Medicaid fraud or abuse which might be committed by a dental practice:

- Billing for services which were not provided
- Asking for a family to pay for services which are covered by Rite Smiles
- Performing services which aren’t really needed (such as pulling teeth which do not need to be removed)

Here are some examples of Medicaid fraud or abuse which might be committed by a Rite Smiles member (or the family of a member):

- Receiving benefits in Rhode Island and another state at the same time.
- Altering or forging prescriptions or selling medications
- A person getting Medicaid benefits who is not eligible for benefits.
- Giving a UnitedHealthcare Rite Smiles ID card to someone else to use.
- Excessive use or overuse of medical or dental Medicaid benefits.

You can call Member Services to report any suspected fraud and abuse. You can also report Medicaid fraud to the Rhode Island Attorney General Office, Fraud Division, at 401-222-2566 or 401-274-4400, extension 2269, or by mail:

Medicaid Fraud Control Unit
Office of the Attorney General
150 South Main Street
Providence, RI 02903

Frequently Asked Questions

Q Can I take my child to any dentist?
A You can only take your child to a dentist who is part of the UnitedHealthcare—Rite Smiles network. If your child’s current dental provider is not part of the dental plan, call Member Services. We can help your dental provider join our network or and we can help you find a new dentist who participates in our network.

Q When should I start taking my child to the dentist?
A Children should see a dentist on or around their first birthday. After that, parents should schedule a dental appointment every six months.

Q Will Rite Smiles members have an ID card?
A Yes, we will send your child’s ID cards after they are enrolled. Be sure to bring your child’s ID cards to every dental appointment. If you lose the card you can call Member Services to get another one.
Q When I visit the dentist, will I have any co-pays?
A No. There are no co-pays in the Rite Smiles program; however payment is required for all non-covered procedures and treatments. For more information regarding Rite Smiles covered services please contact Member Services at 1-866-375-3257 (TTY 711).

Q Can I (parent) or my other children born before May 1, 2000 enroll in Rite Smiles?
A No. Only children born on or after May 1, 2000 are eligible for Rite Smiles. Older children and adults can access dental services through Fee for Service (Anchor Card).

Q How do I find a dentist and make an appointment?
A By calling the UnitedHealthcare—Rite Smiles Member Services number at 1-866-375-3257 (TTY 711) we can help you find a dentist in your area. In addition, you will receive a Participating Provider’s Directory with a listing of all the dentist’s participating in the program. You can also locate a participating provider on the web by going to our website at www.uhc.com/ritesmiles.

Q What do I do if I need to cancel my child’s dentist appointment?
A You must call the dentist office at least 24 to 48 hours (the exact time period will vary, based on differences in guidelines amount dental practices) before the scheduled appointment to cancel. Many dentists have cancellation policies where they reserve the right to no longer see a patient who misses scheduled appointments. It is very important to keep all scheduled appointments, or call ahead if you must cancel.

Q What if a dentist or clinic sends me a bill?
A If you get a bill, call Member Services at 1-866-375-3257 (TTY 711). A representative will work with you to find out if you need to pay the bill, or how to resolve the issue.

Q What if my children have other dental insurance?
A The other insurance company will pay your dental care bills first, and then Medical Assistance pays last. Medical Assistance eligible children with other dental insurance are not eligible for enrollment in Rite Smiles. Please notify your local Department of Human Services (DHS) office of any other dental insurance you child has.

Q Does the Health Plan require that I get a second opinion for any services?
A No. UnitedHealthcare—Rite Smiles does not require you to get second opinion for covered services. However, a second opinion is available to you for all dental covered services. If you’d like to receive a second opinion, please call Member Services.

Q What do I do if I want my child to see a dental specialist?
A Talk to your child’s dentist first. Your dentist will help you find the type of specialist your child needs, and one who is part of our network.

Q Do I need a referral for my child to see a dental specialist?
A Your child does not need a referral to a dental specialist, as long as the dentist is participating with the UnitedHealthcare—Rite Smiles program.

Q How do I choose a participating hospital?
A Your child’s dentist will refer you to a hospital if your child needs to go to the hospital for dental services.
Q What benefits are not covered by my health plan?
A The following services are not covered by UnitedHealthcare—Rite Smiles program:
• Experimental procedures, except where a state mandate for coverage exists
• Treatment that is cosmetic or not medically necessary
• Services outside of United States territory (emergency and non-emergency)
• Services covered by Medicaid Fee-For-Service that are considered medical services (such as: certain oral surgical procedures i.e.: tooth re-implantation, biopsy of oral tissue, treatment of fractures, etc.)
• Crowns for bicuspids and molars are limited to stainless steel crowns
• Occlusal Equilibration
• Implants
• The following types of crowns: porcelain/ceramic, high noble gold, or other full cast, and porcelain fused to metal.

Other dental services may not be covered by the plan. Please contact Member Services if you have a question if a service is covered or not. Please note that you are responsible for any procedure or treatment that is not covered under the UnitedHealthcare—Rite Smiles plan.

Q What if UnitedHealthcare—Rite Smiles does not pay my child’s dental claim?
A You will need to call Member Services at 1-866-375-3257 (TTY 711) and ask us to review the claim. For example, UnitedHealthcare - Rite Smiles will deny your claim when you receive services that are not covered by the Rite Smiles Program. When you ask for a review, UnitedHealthcare—Rite Smiles will look at your request and reconsider our decision as soon as possible and we will let you know the outcome of the review in writing. For details on how to appeal a denial, please refer to page 13 of this handbook.

Q What if I receive a bill?
A If you get a bill from a dentist or hospital, please mail it to us as soon as possible and keep a copy for yourself. You can mail it to the Appeal and Grievance address at:

UnitedHealthcare – Rite Smiles Appeals
P.O. Box 170
Milwaukee, WI 53201

We will review these bills to make sure they are covered services by Rite Smiles. If they are covered, and if needed, authorized, we will pay the health care provider right away. If you need to, tell the provider UnitedHealthcare—Rite Smiles is reviewing the bill.

Q What if I move out of state?
A If you plan to move to another state, contact your local DHS Office at 1-401-462-5300. Your dental and medical benefits end when you move out of state.
**Tips for Good Dental Health**

- Keep all scheduled dental appointments
- Call your dentist 24 to 48 hours prior to the appointment if you must cancel
- Provide child caregivers with the dentist’s name and emergency phone number and be sure they know how to handle dental emergencies, for example severe tooth pain, severe bleeding, swelling or trauma (accidents).

**At 12 months of age:**
- Begin brushing your toddler’s teeth with a smear-sized dab of fluoride toothpaste, (no larger than a grain of rice).
- Make an appointment for your child’s first dental exam as soon as your child’s first tooth erupts and no later than their first birthday
- Do not put the child to bed with a bottle that contains anything but water, or prop a bottle in the child’s mouth

**At 15 and 18 months of age:**
- Continue brushing your toddler’s teeth with a smear-sized dab of fluoride toothpaste, (no larger than a grain of rice), Make an appointment with your dentists for an examination if you have not done so already
- Continue to avoid putting your child to bed with a bottle that contains anything but water, or prop a bottle in the child’s mouth
- Children under 4 to 5 years old will still need help to brush

**At 3 years of age**
- Begin teaching your child how to brush their own teeth with a pea-size amount of fluoride toothpaste and with help from you
- Children under 4 to 5 years old will still need help to brush
- Begin flossing when back teeth begin to come in. This is important because toothbrush bristles cannot reach between teeth, leaving those teeth vulnerable to bacteria and decay.
- Take your child to the dentist regularly and ask about fluoride supplements, or in office fluoride applications, which make the tooth enamel strong and help to protect it from decay. For most children, that means visiting the dentist twice a year

**At 4 years of age**
- Be sure your child brushes their teeth 2 times a day with a pea-size amount of fluoride toothpaste—with supervision
- Children under 4 to 5 years old will still need help to brush
- If your child regularly sucks a pacifier or fingers or thumb, begin to help the child stop the habit

**Throughout middle childhood**
- Be sure your child brushes their teeth 2 times a day with a pea-size amount of fluoride toothpaste—with supervision until your child is 6 years old, and help your child floss their teeth. Ensure that you child gets regular checkups and be sure to ask your dentist about supplemental fluoride and sealants, once your child’s adult molars (6 year molars) begin to come in. As your child’s adult teeth come in, have your dentist evaluate these to be sure they are coming in properly. Finally, be sure your child eats well and gets plenty of fruits and vegetables.
Healthy Mouth Checklist

Make the first visit something for the child to look forward to. Today, dentistry for children is a fun and positively anticipated experience. Late morning appointments are usually when the child is most rested and cooperative. Do not attempt to bribe your child; instead, you might read your child a story about a trip to the dentist.

Follow these tips to help keep your child’s mouth healthy.
Chances are you are interested in learning more about your child's tooth development, and what you can do as a parent to ensure your child will grow up with a healthy smile. Here are answers to some of parent’s most commonly asked questions.

How can I prepare my child for a visit to the dentist?
• Make the first visit something for the child to look forward to. Today, dentistry for children is a fun and positively anticipated experience.
• Morning appointments are usually when the child is most rested and cooperative.
• Do not attempt to bribe your child; instead, you might read your child a story about a trip to the dentist, or you can play “dentist” with the child by taking turns looking into each other’s mouths with a flashlight.
• If your child asks a question you feel uncomfortable answering, you may respond, “I don’t know, let’s ask the dentist.” This keeps you from unnecessarily scaring the child; it also allows your child an active role in the appointment.

Important concerns
Baby bottle tooth decay is the leading cause of decay and tooth loss in very young children. To avoid this, do not put your baby to sleep with a bottle that contains any sticky or sugary substance like milk, fruit juice, formula, or other sweetened beverages. If the child must be put to sleep with a bottle, use plain water.

Another common occurrence with active children is accidents. Teeth that sustain injuries should be treated immediately by the dentist. In many cases, further injury or tooth loss can be prevented with prompt care. Sometimes very active children will have a healthy tooth completely knocked out. If this happens to a permanent tooth, save the tooth and any fragments or gum tissue. Soak the tooth in milk or water until help can be found. If no milk or water is available, the life of the knocked-out tooth may be prolonged by keeping it moist in saliva by holding it under the tongue, or between the cheek and gum. In many cases the tooth can be put back in successfully, if you get help in the first hour.

Baby teeth will be lost. Why should they be fixed?
The baby (primary) teeth provide a foundation and guidance for the permanent (secondary) teeth. If a child has teeth that are improperly spaced or have a lot of decay, crowding, shifting, or poor oral habits, early treatment may be necessary to prevent more complicated treatment (like braces) in the future. Early tooth development also affects a child’s ability to eat, chew, form speech patterns, and swallow. This is especially important for your child’s sense of social confidence and self-esteem. If baby teeth are lost early, cosmetic appliances and space maintainers are available to replace them, or to provide space for the permanent teeth to come through.
When should my child first visit the dentist?

Your child’s first birthday is a good time to seek a well-baby dental evaluation, to diagnose and prevent any future oral disorders. The age of one year is also a good time to begin weaning your child from the bottle.

How can I help my child keep a healthy smile for a lifetime?

- As a parent, set an example by taking good care of your own teeth.
- Before your child’s teeth start to appear in the mouth, begin to massage the teeth and gums with your finger or a warm, wet washcloth or a small gauze pad.
- When the first baby teeth appear, floss and brush your child’s teeth until he is old enough to do this himself.
- Feed your child a balanced diet and offer healthy snacks.
- Ask your dentist about fluoride and other treatments that prevent cavities.
- Make sure your child has regular dental care throughout his or her development.

Confidentiality—Protecting Your Health Care Information

UnitedHealthcare—RIte Smiles has a policy to protect your personal health care information. This policy states that we will not give out confidential information without your written permission, unless there is a legal reason, such as a court order or signs of child abuse.

We have taken other steps to protect your right to keep your health care information private. Computer passwords protect your dental information, and the company does not sell information with your name on it to any other company.

We use data to research new ways to improve service to our members, but the data is used in a way that protects the member’s personal dental information.

Based on Rhode Island law (RI GLCH37.3 section 5-37, 3-4 (b) (3)) UnitedHealthcare—RIte Smiles is allowed to release information to resolve claims issues and coordinate care within the health care system.

We protect the privacy of your health information in many ways, such as:

- All UnitedHealthcare—RIte Smiles employees sign statements that state they will keep a member’s personal health care information private.
- All UnitedHealthcare—RIte Smiles providers and clinic contracts state they will keep a member’s personal health care information private.
- Our Member Services staff will not give out your health information over the phone to anyone but you.
DENTAL PLAN NOTICES OF PRIVACY PRACTICES
Effective January 1, 2016

NOTICE FOR MEDICAL INFORMATION: Pages 1 - 4.

MEDICAL INFORMATION PRIVACY NOTICE

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give it out or “disclose” that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

The terms “information” or “health information” in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information.

We have the right to change our privacy practices and the terms of this notice. If we make a material change to our privacy practices, we will provide to you, in our next annual distribution, either a revised notice or information about the material change and how to obtain a revised notice. We will provide you with this information either by direct mail or electronically, in accordance with applicable law. In all cases, if we maintain a website for your particular dental plan, we will post the revised notice on your dental plan website, such as www.myuhc.com. We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future.

UnitedHealth Group collects and maintains oral, written and electronic information to administer our business and to provide products, services and information of importance to our enrollees. We maintain physical, electronic and procedural security safeguards in the handling and maintenance of our enrollees’ information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction or misuse.

How We Use or Disclose Information

We must use and disclose your health information to provide that information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

We have the right to use and disclose health information for your treatment, to pay for your health care and to operate our business. For example, we may use or disclose your health information:

- For Payment of premiums due us, to determine your coverage, and to process claims for health care services you receive, including for subrogation or coordination of other benefits you may have. For example, we may tell a doctor whether you are eligible for coverage and what percentage of the bill may be covered.
- For Treatment. We may use or disclose health information to aid in your treatment or the coordination of your care. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.
- For Health Care Operations. We may use or disclose health information as necessary to operate and manage our business activities related to providing and managing your health care coverage. For example, we might talk to your physician to suggest a disease management or wellness program that could help improve your health or we may analyze data to determine how we can improve our services.
- To Provide You Information on Health Related Programs or Products such as alternative medical treatments and programs or about health-related products and services, subject to limits imposed by law.
• **For Plan Sponsors.** If your coverage is through an employer sponsored group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration purposes if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with federal law.

• **For Underwriting Purposes.** We may use or disclose your health information for underwriting purposes; however, we will not use or disclose your genetic information for such purposes.

• **For Reminders.** We may use or disclose health information to send you reminders about your benefits or care, such as appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

• **As Required by Law.** We may disclose information when required to do so by law.

• **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care or who helps pay for your care, such as a family member, when you are incapacitated or in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object, we will use our best judgment to decide if the disclosure is in your best interests. Special rules apply regarding when we may disclose health information to family members and others involved in a deceased individual’s care. We may disclose health information to any persons involved, prior to the death, in the care or payment for care of a deceased individual, unless we are aware that doing so would be inconsistent with a preference previously expressed by the deceased.

• **For Public Health Activities** such as reporting or preventing disease outbreaks to a public health authority.

• **For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities that are authorized by law to receive such information, including a social service or protective service agency.

• **For Health Oversight Activities** to a health oversight agency for activities authorized by law, such as licensure, governmental audits and fraud and abuse investigations.

• **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.

• **For Law Enforcement Purposes.** We may disclose your health information to a law enforcement official for purposes such as providing limited information to locate a missing person or report a crime.

• **To Avoid a Serious Threat to Health or Safety** to you, another person, or the public, by, for example, disclosing information to public health agencies or law enforcement authorities, or in the event of an emergency or natural disaster.

• **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.

• **For Workers’ Compensation** as authorized by, or to the extent necessary to comply with, state workers compensation laws that govern job-related injuries or illness.

• **For Research Purposes** such as research related to the evaluation of certain treatments or the prevention of disease or disability, if the research study meets federal privacy law requirements.

• **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.

• **For Organ Procurement Purposes.** We may use or disclose information to entities that handle procurement, banking or transplantation of organs, eyes or tissue to facilitate donation and transplantation.

• **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.

• **To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us and pursuant to federal law, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract and as permitted by federal law.

• **Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. “Highly confidential information” may include confidential information under Federal laws governing alcohol and drug abuse information and genetic information as well as state laws that often protect the following types of information:

1. HIV/AIDS;
2. Mental health;
3. Genetic tests;
4. Alcohol and drug abuse;
5. Sexually transmitted diseases and reproductive health information; and
6. Child or adult abuse or neglect, including sexual assault.
If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law. Attached to this notice is a “Federal and State Amendments” document.

Except for uses and disclosures described and limited as set forth in this notice, we will use and disclose your health information only with a written authorization from you. This includes, except for limited circumstances allowed by federal privacy law, not using or disclosing psychotherapy notes about you, selling your health information to others, or using or disclosing your health information for certain promotional communications that are prohibited marketing communications under federal law, without your written authorization. Once you give us authorization to release your health information, we cannot guarantee that the recipient to whom the information is provided will not disclose the information. You may take back or “revoke” your written authorization at any time in writing, except if we have already acted based on your authorization. To find out where to mail your written authorization and how to revoke an authorization, call the phone number listed on your plan ID card.

What Are Your Rights

The following are your rights with respect to your health information:

• **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that authorize your dependents to request certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with our policies, we are not required to agree to any restriction.**

• **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. In certain circumstances, we will accept your verbal request to receive confidential communications; however, we may also require you confirm your request in writing. In addition, any requests to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.

• **You have the right to see and obtain a copy** of certain health information we maintain about you such as claims and case or medical management records. If we maintain your health information electronically, you will have the right to request that we send a copy of your health information in an electronic format to you. You can also request that we provide a copy of your information to a third party that you identify. In some cases, you may receive a summary of this health information. You must make a written request to inspect and copy your health information or have your information sent to a third party. Mail your request to the address listed below. In certain limited circumstances, we may deny your request to inspect and copy your health information. If we deny your request, you may have the right to have the denial reviewed. We may charge a reasonable fee for any copies.

• **You have the right to ask to amend** certain health information we maintain about you such as claims and case or medical management records, if you believe the health information about you is wrong or incomplete. Your request must be in writing and provide the reasons for the requested amendment. Mail your request to the address listed below. If we deny your request, you may have a statement of your disagreement added to your health information.

• **You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information made: (i) for treatment, payment, and health care operations purposes; (ii) to you or pursuant to your authorization; and (iii) to correctional institutions or law enforcement officials; and (iv) other disclosures for which federal law does not require us to provide an accounting.

• **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. If we maintain a website for your particular dental plan, you may also obtain a copy of this notice on your dental plan website, such as www.myuhc.com.
Exercising Your Rights

- **Contacting your Dental Plan.** If you have any questions about this notice or want information about exercising your rights, please call the toll-free member phone number on your dental plan ID card or you may contact a Customer Service Call Center Representative at 1-800-445-9090 (TTY 711).

- **Submitting a Written Request.** You can send your written requests to exercise any of your rights, including modifying or cancelling a confidential communication, requesting copies of your records, or requesting amendments to your record, to us at the following address:

  UnitedHealthcare
  Dental HIPAA Privacy Unit
  PO Box 30978
  Salt Lake City, UT 84130

- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the address listed above.

You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint. We will not take any action against you for filing a complaint.

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3This Dental Information Notice of Privacy Practices applies to the following health plans that are affiliated with UnitedHealth Group: Dental Benefit Providers of California, Inc.; Dental Benefit Providers of Illinois, Inc.; National Pacific Dental, Inc.; Nevada Pacific Dental; Unimerica Insurance Company; UnitedHealthcare Insurance Company; and UnitedHealthcare Insurance Company of New York.
FINANCIAL INFORMATION PRIVACY NOTICE

Effective January 1, 2016

We are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, “personal financial information” means information about an enrollee or an applicant for health care coverage that identifies the individual, is not generally publicly available, and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

Information We Collect

Depending upon the product or service you have with us, we may collect personal financial information about you from the following sources:

• Information we receive from you on applications or other forms, such as name, address, age, medical information and Social Security number;

• Information about your transactions with us, our affiliates or others, such as premium payment and claims history; and

• Information from a consumer reporting agency.

Disclosure of Information

We do not disclose personal financial information about our enrollees or former enrollees to any third party, except as required or permitted by law. For example, in the course of our general business practices, we may, as permitted by law, disclose any of the personal financial information that we collect about you, without your authorization, to the following types of institutions:

• To our corporate affiliates, which include financial service providers, such as other insurers, and non-financial companies, such as data processors;

• To nonaffiliated companies for our everyday business purposes, such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations; and

• To nonaffiliated companies that perform services for us, including sending promotional communications on our behalf.

Confidentiality and Security

We maintain physical, electronic and procedural safeguards, in accordance with applicable state and federal standards, to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

Questions About this Notice

If you have any questions about this notice, please call the toll-free number on your dental plan ID card or contact the Customer Service Call Center at 1-800-445-9090 (TTY 711).

3For purposes of this Financial Information Privacy Notice, “we” or “us” refers to the entities listed in footnote 1, beginning on page four of the Dental Plan Notices of Privacy Practices, plus the following UnitedHealthcare affiliates: Dental Benefit Providers, Inc. This Financial Information Privacy Notice only applies where required by law. Specifically, it does not apply to any other UnitedHealth Group health plans in states that provide exceptions for HIPAA covered entities or health insurance products.
UNITEDHEALTH GROUP DENTAL PLAN NOTICES OF PRIVACY PRACTICES:
FEDERAL AND STATE AMENDMENTS

Revised: January 1, 2016

The first part of this Notice, which provides our privacy practices for Medical Information (pages 1-4), describes how we may use and disclose your health information under federal privacy rules. There are other laws that may limit our rights to use and disclose your health information beyond what we are allowed to do under the federal privacy rules. The purpose of the charts below is to:
1. show the categories of health information that are subject to these more restrictive laws; and
2. give you a general summary of when we can use and disclose your health information without your consent.

If your written consent is required under the more restrictive laws, the consent must meet the particular rules of the applicable federal or state law.

Summary of Federal Laws

<table>
<thead>
<tr>
<th>Alcohol &amp; Drug Abuse Information</th>
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<tbody>
<tr>
<td>We are allowed to use and disclose alcohol and drug abuse information that is protected by federal law only (1) in certain limited circumstances, and/or disclose only (2) to specific recipients.</td>
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<tr>
<th>Genetic Information</th>
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<tr>
<td>We are not allowed to use genetic information for underwriting purposes.</td>
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Summary of State Laws

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<tr>
<th>General Health Information</th>
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<tr>
<td>We are allowed to disclose general health information only (1) under certain limited circumstances, and/or (2) to specific recipients.</td>
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<tr>
<td>HMOs must give enrollees an opportunity to approve or refuse disclosures, subject to certain exceptions.</td>
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<tr>
<td>You may be able to restrict certain electronic disclosures of health information.</td>
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<tr>
<td>We are not allowed to use health information for certain purposes.</td>
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<tr>
<td>We will not use and/or disclose information regarding certain public assistance programs except for certain purposes.</td>
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<td>We must comply with additional restrictions prior to using or disclosing your health information for certain purposes.</td>
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<tr>
<th>Prescriptions</th>
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<td>We are allowed to disclose prescription-related information only (1) under certain limited circumstances, and/or (2) to specific recipients.</td>
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<tr>
<th>Communicable Diseases</th>
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<tr>
<td>We are allowed to disclose communicable disease information only (1) under certain limited circumstances, and/or (2) to specific recipients.</td>
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<th>Sexually Transmitted Diseases and Reproductive Health</th>
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<td>We are allowed to disclose sexually transmitted disease and/or reproductive health information only (1) under certain limited circumstances and/or (2) to specific recipients.</td>
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<tr>
<th>Alcohol and Drug Abuse</th>
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<td>We are allowed to use and disclose alcohol and drug abuse information (1) under certain limited circumstances, and/or disclose only (2) to specific recipients.</td>
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<tr>
<td>Disclosures of alcohol and drug abuse information may be restricted by the individual who is the subject of the information.</td>
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<tr>
<th>Genetic Information</th>
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<tr>
<td>We are not allowed to disclose genetic information without your written consent.</td>
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<tr>
<td>We are allowed to disclose genetic information only (1) under certain limited circumstances and/or (2) to specific recipients.</td>
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<tr>
<td>Restrictions apply to (1) the use, and/or (2) the retention of genetic information.</td>
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<th>HIV / AIDS</th>
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<td>We are allowed to disclose HIV/AIDS-related information only (1) under certain limited circumstances and/or (2) to specific recipients.</td>
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<tr>
<td>Certain restrictions apply to oral disclosures of HIV/AIDS-related information.</td>
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<tr>
<td>We will collect certain HIV/AIDS-related information only with your written consent.</td>
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<tr>
<th>Mental Health</th>
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<td>We are allowed to disclose mental health information only (1) under certain limited circumstances and/or (2) to specific recipients.</td>
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<tr>
<td>Disclosures may be restricted by the individual who is the subject of the information.</td>
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<td>Certain restrictions apply to oral disclosures of mental health information.</td>
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<thead>
<tr>
<th>Child or Adult Abuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>We are allowed to use and disclose child and/or adult abuse information only (1) under certain limited circumstances, and/or disclose only (2) to specific recipients.</td>
</tr>
</tbody>
</table>

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