

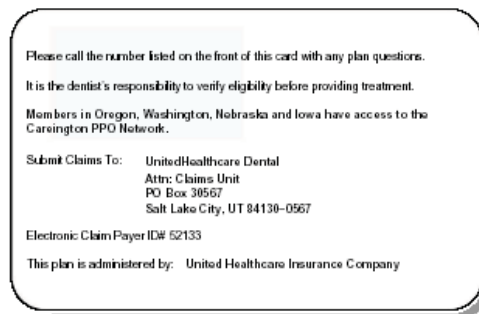
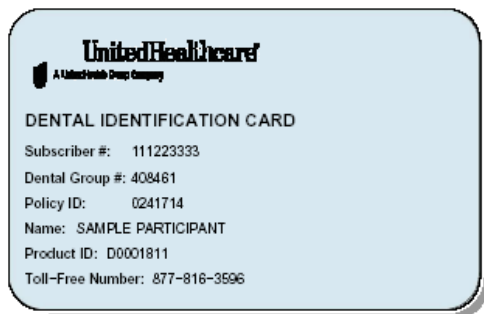


UnitedHealthcare Dental

Frequently Asked Questions

Q: Will I be receiving a UnitedHealthcare dental ID card?

A: Yes, your new dental ID cards will arrive in 7 to 10 days after eligibility is loaded into the dental system. There will be two cards issued per family; both cards will be in the name of the primary subscriber. Additional cards can be requested through customer service or online at www.myuhcdental.com. Below is a picture of what your ID cards will look like.



FPO
New ID
Cards to
come

Q: How should I schedule an appointment?

A: Simply schedule an appointment with a dentist of your choice. Let the dental office know you participate with UnitedHealthcare and show your dental ID card at the time of your appointment.

Q: Where can I call with questions about my UnitedHealthcare dental benefits?

A: Once you are enrolled and active, if you have questions regarding coverage, claims, or locating a dentist in your area, please contact the dental customer service department. The department can be reached at the toll free number listed on your dental ID card, Monday through Friday from 8:00 a.m. to 11:00 p.m., Eastern Time.

Through the same toll-free number, you or your provider may also choose to use the automated voice system. This provides access to dental information 24 hours a day, 7 days a week. Among many options, this system allows you to check the status of a claim.

Q: Is there any advantage to seeing a UnitedHealthcare dental network provider?

A: Yes, when selecting a UnitedHealthcare dental Options PPO provider you can enjoy the discounts and savings associated with seeing a network provider.

Q: Will UnitedHealthcare issue payments direct to non-network providers?

A: Yes, UnitedHealthcare will issue payments direct to both network and non-network providers. While we cannot require a non-network provider to accept payments directly, most providers will as a courtesy to their patients. Non-network reimbursements are based on usual and customary allowances by ZIP code, reducing the incidence of balance billing.

Q: How do I complete a search to see if there are network providers available near my home or work location?

A: Provider search tools are available on www.myuhcdental.com.

Q: Can I request that someone contact my provider to see if they would like to join the network?

A: Yes, you are encouraged to submit a provider nominations. There is a form on www.myuhcdental.com or you are welcome to contact our service center at the number listed on your dental ID card.

Q: What happens if I have already started dental work under Prior carrier?

A: It is industry standard that, if a procedure has been initiated but not yet completed at the termination date of a dental contract, the related procedure will be paid under the prior carrier's plan. For example, if the prep work for a crown was done on December 29, but the crown has not been seated and the member switched to UnitedHealthcare on January 1, all charges related to the crown would be paid under the Prior carrier. If the date of service billed on the claim is prior to the member's effective date with UnitedHealthcare, then the member and/or prior carrier is responsible for payment of the claim. All new services after January 1 would be submitted and processed by UnitedHealthcare.

Orthodontic – Transition of Coverage

When a member transitions coverage to UnitedHealthcare, we will pay for orthodontic cases in progress on a prorated basis as of the effective date with UnitedHealthcare. The number of months remaining in treatment and the benefit level are taken into consideration when determining payment.

Example

- ▶ Joe's lifetime orthodontic maximum will be \$1,500 under UnitedHealthcare effective 1/1/11.
- ▶ Joe's daughter, Allison, began orthodontic care on 7/1/11 under Prior carrier with a 24-month treatment plan and a total cost of \$4,800.
- ▶ Joe put down a deposit of \$800 and agreed to 24 monthly payments of \$167. During the 2011 benefit year under Prior carrier, Joe paid 50 percent of the cost of the down payment and 50 percent of the monthly payments totaling \$984.50. Prior carrier also paid \$984.50.
- ▶ As of 1/1/11, upon receipt of an orthodontic claim, UnitedHealthcare would pay 50 percent of the monthly benefit payments (\$83.50) until the lifetime maximum limit with UnitedHealthcare has been completed.

UnitedHealthcare Contact Information

- ▶ It is important to give your provider's office the UnitedHealthcare's claim submission address: UnitedHealthcare, Attn: Claims Unit, P.O. Box 30567, Salt Lake City, UT 84130-0567
- ▶ Log on to www.myuhcdental.com and:
 - View personal eligibility and claim history
 - Use treatment cost estimator tool
 - Search for network providers
 - Request an ID card
 - Obtain general dental information and resources
- ▶ Call UnitedHealthcare Customer Service at the toll free number listed on your dental ID card.

UnitedHealthcare
Insurance Company



UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06 and associated COC form number VCOC.INT.06.TX.

UnitedHealthcare Dental®
In Network Only PPO (INO)/covered dental services

dental plan
PIN02

	NON-ORTHODONTICS		ORTHODONTICS	
	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK
Individual Annual Deductible	None	None	None	None
Family Annual Deductible	None	None	None	None
Annual Maximum Benefit <i>(The total benefit payable by the plan will not exceed the highest listed maximum amount for either Network or Non-Network services)</i>	\$1500 per person per calendar year	\$1500 per person per calendar year	\$1000 per person per lifetime	\$1000 per person per lifetime
Waiting Period	No Waiting Period		No Waiting Period	

COVERED SERVICES*	PROCEDURE CODE	NETWORK ENROLLEE PAYS**	NON-NETWORK ENROLLEE PAYS***	BENEFIT GUIDELINES
PREVENTIVE AND DIAGNOSTIC DENTAL SERVICES				
Periodic Oral Examinations	120	\$0	100%	Limited to 2 times per consecutive 12 months.
Bite-Wing X-rays	274	\$0	100%	One series of films per calendar year.
Complete Series or Panorex X-rays	210/330	\$0	100%	Limited to one time per consecutive 36 months.
Dental Prophylaxis (Cleanings)	1110	\$0	100%	Limited to 2 times per consecutive 12 months.
Fluoride Treatments	1201	\$0	100%	Limited to covered persons under the age of 16 years, and limited to 2 times per consecutive 12 months.
Sealants	1351	\$0	100%	Limited to covered persons under the age of 16 years, and once per first or second permanent molar every consecutive 36 months.
BASIC DENTAL SERVICES				
Space Maintainers	1515	\$100	100%	For covered persons under the age of 16 years, once per lifetime.
Palliative Treatment (Relief of Pain)	9110	\$35	\$35	Covered as a separate benefit only if no other service, other than X-rays and exam, were performed on the same tooth during the visit.
General Anesthesia	9220	\$115	100%	When medically necessary.
Amalgam Restorations (Fillings)	2150	\$40	100%	Multiple restorations on one surface will be treated as a single filling.
Composite Restorations (Fillings)	2331	\$47	100%	Multiple restorations on one surface will be treated as a single filling. For anterior teeth only.
Surgical Extraction including Impacted Wisdom Teeth	7240	\$145	100%	
Root Canal Treatment	3330	\$235	100%	
Scaling and Root Planing	4341	\$70	100%	Limited to one time per quadrant per consecutive 24 months.
Periodontal Surgery	4260	\$339	100%	Limited to once every consecutive 36 months per surgical area.
MAJOR DENTAL SERVICES				
Crowns	2750	\$380	100%	Limited to one time per tooth per consecutive 60 months.
Inlays	2520	\$310	100%	Limited to one time per tooth per consecutive 60 months.
Fixed Bridges	6240	\$380	100%	Once per tooth per consecutive 60 months. Alternate benefits for a partial denture may be applied.
Full Dentures	5110	\$440	100%	Once per consecutive 60 months. No allowance for overdentures or customized dentures.
Partial Dentures	5214	\$440	100%	Once per consecutive 60 months. No allowance for precision or semi-precision attachments.
Recement Crowns	2920	\$25	100%	
Relining Dentures	5730	\$100	100%	Limited to one time every consecutive 12 months, and limited to relining done more than 6 months after the initial insertions.
Repairs to Full Dentures	5510	\$65	100%	Limited to repairs or adjustments performed more than 12 months after the initial insertion.
ORTHODONTIC SERVICES - Adult and Child				
Diagnose or correct misalignment of the teeth or bite	8080	50%	50%	Course of treatment is typically 24 months, with initial payment at banding of 20% and remaining payment spread equally over the course of treatment.

* Your dental plan provides that where two or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement on the least costly treatment alternative. If you and your dentist have agreed on a treatment which is more costly than the treatment on which the plan benefit is based, you will be responsible for the difference between the fee for service rendered and the fee covered by the plan. In addition, a pre-treatment estimate is recommended for any service estimated to cost over \$200; please consult your dentist.

**The network enrollee copay will be the lesser of the copay shown above and the discounted fee negotiated with the provider.

***The non-network orthodontic percentage of benefits is based on the usual and customary charges prevailing in the geographic area in which the expenses are incurred.

The material contained in the above table is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. For a complete listing of your coverage, including exclusions and limitations relating to your coverage, please refer to your Certificate of Coverage or contact your benefits administrator. If differences exist between this Summary of Benefits and your Certificate of Coverage/benefits administrator, the certificate/benefits administrator will govern. All terms and conditions of coverage are subject to applicable state and federal laws. State mandates regarding benefit levels and age limitations may supersede plan design features.

UnitedHealthcare Dental In-Network Only PPO (INO) Plan is either underwritten or provided by: UnitedHealthcare Insurance Company, Hartford, Connecticut; UnitedHealthCare Insurance Company of New York, Hauppauge, New York; or United HealthCare Services, Inc.

UnitedHealthcare/dental exclusions and limitations

GENERAL LIMITATIONS

ORAL EXAMINATIONS Covered as a separate benefit only if no other service was performed during the visit other than prophylaxis and X-rays. Limited to 2 times per consecutive 12 months.

COMPLETE SERIES OR PANOREX RADIOGRAPHS Limited to one time per consecutive 36 months. Exception to this limit will be made for Panorex Radiographs if taken for diagnosis of third molars, cysts, or neoplasms.

BITEWING RADIOGRAPHS Limited to 1 series of films per calendar year.

EXTRAORAL RADIOGRAPHS Limited to 2 films per calendar year.

DENTAL PROPHYLAXIS Limited to 2 times per consecutive 12 months.

DIAGNOSTIC CASTS Limited to one time per consecutive 24 months.

FLUORIDE TREATMENTS Limited to covered persons under the age of 16 years, and limited to 2 times per consecutive 12 months. Treatment should be done in conjunction with dental prophylaxis.

SEALANTS Limited to covered persons under the age of 16 years, and once per first or second permanent molar every consecutive 36 months.

SPACE MAINTAINERS Limited to covered persons under the age of 16 years, once per lifetime. Benefit includes all adjustment within 6 months of installation.

RESTORATIONS Multiple restorations on one surface will be treated as a single filling. Composite restorations limited to anterior teeth only.

PIN RETENTION Limited to 2 pins per tooth; not covered in addition to Cast Restoration.

INLAYS AND ONLAYS Limited to one time per tooth per consecutive 60 months. Covered only when a filling cannot restore the tooth.

CROWNS Limited to one time per tooth per consecutive 60 months. Covered only when a filling cannot restore the tooth.

POST AND CORES Covered only for teeth that have had root canal therapy.

SEDATIVE FILLINGS Covered as a separate benefit only if no other service, other than X-rays and exam, were performed on the same tooth during the visit.

SCALING AND ROOT PLANING Limited to 1 time per quadrant per consecutive 24 months.

PERIODONTAL MAINTENANCE Limited to 2 times per consecutive 12 months following active and adjunctive periodontal therapy within the prior 24 months, exclusive of gross debridement.

FULL DENTURES Limited to once every consecutive 60 months. No additional allowances for overdentures or customized dentures.

PARTIAL DENTURES Limited to once every consecutive 60 months. No additional allowances for precision or semi-precision attachments.

RELINING AND REBASING DENTURES Limited to relining or rebasing performed more than 6 months after the initial insertions. Limited to 1 time per consecutive 12 months.

REPAIRS TO FULL DENTURES, PARTIAL DENTURES, BRIDGES Limited to repairs or adjustments performed more than 12 months after the initial insertion.

PALLIATIVE TREATMENT Covered as a separate benefit only if no other service, other than X-rays and exam, were performed on the same tooth during the visit.

OCCUSAL GUARDS Covered only if prescribed to control habitual grinding, and limited to one guard every consecutive 36 months.

FULL MOUTH DEBRIDEMENT Limited to once every consecutive 36 months.

GENERAL ANESTHESIA Covered only where medically necessary.

OSSEOUS GRAFTS With or without resorbable GTR membrane replacement, are limited to once every consecutive 36 months per quadrant or surgical site.

PERIODONTAL SURGERY Hard tissue and soft tissue periodontal surgery are limited to once every consecutive 36 months, per surgical area. This includes gingivectomy, gingivoplasty, gingival flap procedure, osseous surgery, pedicle grafts, and free soft tissue grafts.

REPLACEMENT OF FULL DENTURES, PARTIAL DENTURES, BRIDGES, OR CROWNS

Replacement of complete or partial dentures, both fixed and removable, or crowns, previously submitted for payment under this Plan is limited to once every consecutive 60 months from initial or supplemental placement. This includes retainers, habit appliances, and any fixed or removable interceptive orthodontic appliances.

GENERAL EXCLUSIONS

The following are not covered:

- Dental Services that are not necessary.
- Hospitalization or other facility charges.
- Any dental procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
- Reconstructive Surgery regardless of whether or not the surgery which is incidental to a dental disease, injury, or Congenital Anomaly when the primary purpose is to improve physiological functioning of the involved part of the body.
- Any dental procedure not directly associated with dental disease.
- Any procedure not performed in a dental setting.
- Procedures that are considered to be Experimental, Investigational or Unproven. This includes pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics. The fact that an Experimental, Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Coverage if the procedure is considered to be Experimental, Investigational or Unproven in the treatment of that particular condition.
- Services for injuries or conditions covered by Worker's Compensation or employer liability laws, and services that are provided without cost to the Covered Person by any municipality, county, or other political subdivision. This exclusion does not apply to any services covered by Medicaid or Medicare.
- Expenses for dental procedures begun prior to the Covered Person's eligibility with the Plan.
- Dental Services otherwise Covered under the Policy, but rendered after the date individual Coverage under the Policy terminates, including Dental Services for dental conditions arising prior to the date individual Coverage under the Policy terminates.
- Services rendered by a provider with the same legal residence as a Covered Person or who is a member of a Covered Person's family, including spouse, brother, sister, parent or child.
- Dental Services provided in a foreign country, unless required as an Emergency.
- Replacement of crowns, bridges, and fixed or removable prosthetic appliances inserted prior to plan coverage unless the patient has been eligible under the plan for 12 continuous months. If loss of a tooth requires the addition of a clasp, pontic, and/or abutment(s) within this 12 month period, the plan is responsible only for the procedures associated with the addition.
- Replacement of missing natural teeth lost prior to the onset of plan coverage until the patient has been eligible for 12 continuous months.
- Replacement of complete or partial dentures, crowns, or fixed bridgework if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dentist. If replacement is necessary because of patient non-compliance, the patient is liable for the cost of replacement.
- Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.
- Attachments to conventional removable prostheses or fixed bridgework. This includes semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis, and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature.
- Procedures related to the reconstruction of a patient's correct vertical dimension of occlusion (VDO).
- Placement of dental implants, implant-supported abutments and prostheses. This includes pharmacological regimens and restorative materials not accepted by the American Dental Association (ADA) Council on Dental Therapeutics.
- Placement of fixed bridgework solely for the purpose of achieving periodontal stability.
- Billing for incision and drainage if the involved abscessed tooth is removed on the same date of service.
- Treatment of malignant or benign neoplasms, cysts, or other pathology, except excisional removal. Treatment of congenital malformations of hard or soft tissue, including excision.
- Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
- Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including that related to the temporomandibular joint). No Coverage is provided for orthognathic surgery, jaw alignment, or treatment for the temporomandibular joint.
- Acupuncture; acupressure and other forms of alternative treatment.
- Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit.
- Charges for failure to keep a scheduled appointment without giving the dental office 24 hours notice.