UHC Dental Benefits

| BENEFIT | DENTAL PPO (BASE) | | DENTAL PPO (TRADITIONAL) | |
|--|----------------------|--------------------|-----------------------------|--------------------|
| | In- Network | Out-of- Network | In- Network | Out-of- Network |
| Annual/Calendar YearMaximum | \$1,500 | \$500 | \$2,000 | \$2,000 |
| Annual/Calendar YearDeductible (Individual/Family) | \$100/\$300 | \$100/\$300 | \$50/\$150 | \$50/\$150 |
| Preventive Services | 100% | 100% | 100% | 100% |
| Prophylaxis (Cleaning) | 100% | 100% | 100% | 100% |
| Fluoride Treatment | 100% | 100% | 100% | 100% |
| Sealants | 100% | 100% | 100% | 100% |
| Space Maintainers | 100% | 100% | 100% | 100% |
| Basic Services | 70% | 70% | 80% | 80% |
| Restorations, Amalgams or Composite (Anterior & Posterior) | 70% | 70% | 80% | 80% |
| Emergency Treatment/General Services | Split Class | Split Class | 80% | 80% |
| Simple Extractions | 70% | 70% | 80% | 80% |
| Oral Surgery (incl. surgical extractions) | 50%* | 50%* | 80% | 80% |
| Periodontics | 50%* | 50%* | 80% | 80% |
| Endodontics | 50%* | 50%* | 80% | 80% |
| Major Services | 50% | 50% | 50% | 50% |
| Inlays/Onlays/Crowns | 50% | 50% | 50% | 50% |
| Dentures and Removable Prosthetics | 50% | 50% | 50% | 50% |
| Fixed Partial Dentures (Bridges) | 50% | 50% | 50% | 50% |
| Implants | 50% | 50% | 50% | 50% |
| Orthodontia | 50% | 50% | 50% | 50% |
| Lifetime Orthodontia Max | \$1,000 | \$500 | \$2,000 | \$2,000 |
| MONTHLY PREMIUMS | | | | |
| Employee Only | \$5.52 | | \$18.86 | |
| Employee + 1 | \$10.95 | | \$40.59 | |
| Family | \$19.60 | | \$77.48 | |

Considered Major Services on Base rid

Preventive Care

When you see a network dentist, your plan pays for all or most of your preventive dental care, including routine checkups, 2 cleanings in a 12-month period and annual oral cancer screenings for adults.

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Oral health is linked to overall health. That's why getting regular preventive care may help ensure small dental problems don't become big ones that could harm your health.

Additional Wellness Services

Get the most from your dental plan and enjoy a healthy smile with access to:

- Enhanced prenatal benefits
- Robust coverage for oral cancer screenings
- Teledentistry coverage that provides a clinical consult 24/7, up to 2 times per year

Savings on our Discount and Rewards marketplace: **uhc.com/benefithub**

Benefits on the Go

Check the UnitedHealthcare® app, visit **myuhc.com**® or call the number on your ID card to learn more about your benefits.

Find a neighborhood dentist

Review your benefits

Check claim status

You have 3 options:

- Log in to **myuhc.com** and use the Find a Dentist tool
- Tap into the UnitedHealthcare app
- Call the number on your digital ID card

If a network dental provider is not available within a reasonable distance of where you live or work, you may be referred to an out-of-network dental provider and still receive services at the network rate. Please use **myuhc.com** to see your official dental plan documents for details about your plan coverage or call the number on yourI Dcard.

Your ID Card

Find your digital ID card anytime on your mobile app or myuhc.com. Your card lists the subscriber but everyone enrolled in the plan can use it. Be sure to bring it with you each time you see the dentist. Estimate your costs

Use the Dental Cost Calculator on myuhc.com to see your out-of-pocket costs ahead of time.

- Select Coverage & Benefits
- Select Dental
- Select Dental Cost Calculator

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How Your Plan Works

Deductible

For services other than preventive care, you may have to pay a deductible — a set dollar amount — before your coverage kicks in.

Cost-sharing

When having restorative services, you and your plan share the costs of services after you pay your deductible. (This is known as coinsurance, the percentage of costs you pay for covered dental care after you've paid your deductible.)

Annual limit

Your plan pays for services up to a set dollar amount, called an annual limit. Preventive services, including routine dental checkups, may count toward your annual limit. If you reach the limit, you'll need to pay the entire cost of any additional dental care you receive that year. Find your annual limit on myuhc.com or call the number on your ID card.

Pre-treatment estimates

If you're planning to have a procedure that costs more than \$500, ask your dentist to send UnitedHealthcare the X-rays and notes about your condition. We'll review the treatment to make sure it's clinically appropriate. After review, you and your dentist will get an estimate of what the plan will pay and what your costs will be.

Out-of-network services

If you use a dentist outside the network, you may need to pay the difference between what the plan covers and what your dentist charges for the services.