

## Welcome to your dental plan

Access to quality dental care is important—and so is your health care experience. Your employer has selected UnitedHealthcare Dental in addition to your UMR Medical benefits, which makes it easier for you to get the tools, information and support you need.

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.

### Stay connected from anywhere

With the UnitedHealthcare app, you can:

- Find a neighborhood dentist
- Manage dental claims
- · Access your digital ID card
- · Review your benefits



### Need help?

Sign in for 24/7 access to details about your dental plan.

Visit myuhc.com®: If you have a UMR medical plan, you can access your dental and health plan benefits here:

- Sign in to myuhc.com
- · Go to Coverage and Benefits
- · Scroll down to Dental
- Select View dental plan

Call toll-free: 1-800-445-9090, TTY 711. We're here to help Monday through Friday, 7 a.m. to 10 p.m. CT, or Saturday, 8 a.m. to 5:30 p.m. CT.





# Make the most of your dental plan and move your health forward

# Three ways to access an extensive network of dentists:

- Sign 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 visit **myuhc.com** to see your official dental plan documents for details about your plan coverage or call the number on your ID card.

#### Your ID card

Find your digital ID card anytime on your mobile app or myuhc.com. Your card only lists the name of the person who signed up for the plan, but everyone covered by your plan should use the card. Be sure to bring it with you each time you see the dentist.

### **Estimate your costs**

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

- Select Coverage and Benefits
- 2 Select **Dental**
- 3 Select Dental Cost Estimator

### 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, assuming that you are eligible for coverage on the date of service.

**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.

## Need help?

Log in to myuhc.com or call 1-800-445-9090, TTY 711





The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free number on your ID card. ATENCIÓN: Si habla español (Spanish), hay de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請致電: 1-800-445-9090, TTY 711

\*Subject to certain conditions.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.IND.12.TX and DERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.10.VA.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact the company,