

DENTAL 2-99 Employees

VOLUNTARY

Minimum of 2 enrolled on PPO plans without ortho
 Employer contributes less than 50% of single premium

CONTRIBUTORY

Employer contributes 50% or more of single premium Participation:
 Minimum of 50% participation of total eligible employees

PLAN DESIGN ELEMENTS

- ⇒ **Unlimited** and \$5000 PPO maximums available
- ⇒ Implant Coverage Available on certain plans(X Series)
- ⇒ Preventive does not apply to Max(H Series)
- ⇒ DHMO plans available for all size groups
- ⇒ DHMO plans with adult and child ortho
- ⇒ DHMO plans include implants
- ⇒ 2-50 groups include a flat 10% commission

PPO ORTHO/Implant Plans

- ⇒ Minimum 5 eligible and 3 enrolled with ortho
- ⇒ Minimum 5 eligible and 3 enrolled with implants

DUAL OPTION 2 PPO Plans

- ⇒ Minimum 10 eligible and 10 enrolling
- ⇒ Offer options of a low and high dental plan
- ⇒ Requires a 20% spread in rates

Dental Plan Options

Consumer MaxMultiplier

Dental Rollover Program allows you to rollover a portion of your annual maximum into the following calendar year

Able to takeover existing rollover programs

In Network PPO Bonus of \$100 included

Included on some PPO plans

Missing Tooth Provision

No missing tooth clause on our plans that do not have a waiting period associated with them.

Our plans that have a waiting period have a 12 month missing tooth clause.

Oral Cancer Screening & Prenatal Dental care Program

Annual Screening: Benefit is covered as a preventive procedure and allows for use of Vizilite or Velscope.

Women in 2nd or 3rd trimesters have full coverage for cleanings, exams and periodontal maintenance. Procedures are covered at 100%

DUAL OPTION PPO & DHMO

- ⇒ Minimum 5 eligible and 3 enrolling
- ⇒ Offer options of a low and high dental plan
- ⇒ DHMO for EE's that reside in CA only

NETWORK & TECHNOLOGY

- ⇒ Proprietary Network with over 180,000 access points nationwide
- ⇒ Website: www.myuhc.com
- ⇒ Product Based Networks: National Options PPO 20 (MAC) and National Options PPO 30 (UCR)
- ⇒ Treatment Cost Calculator available online

Worksite Products (51+)

- ⇒ Hospital Indemnity, Accident Protection and Critical Illness available to groups with a minimum of 51 eligible employees
- ⇒ Integrated Medical & Hospital/Accident Management
- ⇒ Flexible Funding Options
- ⇒ Wellness and HIV riders
- ⇒ Great companion with HDHP's; H.S.A. Compatible
- ⇒ 20% Participation on voluntary plans

VISION 2-99 Employees

Voluntary plans—Min. 1 enrolled, Contributory plans—Min. 75% participation less valid waivers, not to fall below 50% of total eligible employees

PLAN DESIGNS AVAILABLE

Co-pays

\$10/\$10
 \$10/\$25
 \$15/\$30
 \$10/\$0
 \$0/0

Allowances

Contact Lens Options:
 \$105, \$125, \$150, \$175, \$200
 Frame Options:
 \$100, \$130, \$150, \$175, \$200

Frequency Options: 12/12/12, 12/12/24, 12/24/24

2-99 market: 24 month rate guarantee

PLAN DESIGN ELEMENTS

- ⇒ **Scratch Coating is covered at 100% on all plans**
- ⇒ Additional exam and lenses/frames for dependents under age 13 with diopter change (all plans)
- ⇒ Polycarbonate lenses for dependents are also included as part of the materials copay*
- ⇒ Nationwide network contains private practice and retail chains such as Sam's Club, Wal-Mart, Costco, Target and an **exclusive contract with Warby Parker**
- ⇒ Provider lookup: www.myuhcvision.com

*See your plan summary for additional details on these added benefits

SPECIALTY BENEFITS



BASIC LIFE AND AD&D

2-99 Employees: **24 month rate guarantee**

Will and Trust Preparation and Travel Assistance Program included at no charge

Standard Reduction Schedule: To 65% at age 65; 50% at age 70

Basic Dependent Life available

# of Employees	Guarantee Issue	Max Benefit
2-5 (must be sold w/2 add'l specialty products)	\$25,000	\$50,000
6-19	\$50,000	\$175,000
20-50	\$100,000	\$250,000
51-99	\$175,000	\$350,000

SUPPLEMENTAL LIFE AND AD&D

Must be sold with Basic Life and available to groups w/10-99 eligible employees

24 month rate guarantee; AD&D Automatically Packaged

Available in flat \$10,000 increments **OR** 1X or 2X Salary

# of Employees	Guarantee Issue	Max Benefits	Participation Requirement
10-19	\$30,000	\$100,000	25%
20-50	\$30,000	\$200,000	25%
51-99	\$80,000	\$300,000	25%

SUPPLEMENTAL DEPENDENT LIFE AND AD&D

Must be sold w/Supplemental EE Life & another dependent product (medical, dental or vision)

Available to group w/10-99 eligible employees

100% Guarantee Issue for timely entrants and No Age Reduction

AD&D Automatically Packaged

Benefit Amounts

Spouse: \$20,000 Child: \$10,000

Spouse \$10,000 Child: \$5,000

SHORT TERM DISABILITY-Available in CA; offset to State's PFML program

100% Guarantee Issue on all group sizes / **24 month rate guarantee**

Groups w/2-50 eligible must be sold with another product

No pre-ex on 100% ER paid plans for groups with 10+ employees

Pre-ex: 12/12 on groups w/2-9 employees & ALL contributory & voluntary plans

Elimination Period Options: 0/7, 0/14, 7/7, 7/14, 14/14

	2-9 Employees	10-50 Employees	51-99 Employees
Max. Flat Benefit	\$500	\$750	\$1,000
Max. % Benefit	\$750	Up to \$1500	Up to \$2000
Benefit Durations	13 or 26 wks	13 or 26 wks	13, 26 or 52 wks
Voluntary	NO, 100% ER paid only	YES, 25% part.	YES, 25% part.
Contributory	NO, 100% ER paid only	YES, 75% part.	YES, 75% part
Def. of Disability	Residual	Residual	Residual or Partial

LONG TERM DISABILITY

100% Guarantee Issue on all group sizes / **24 month rate guarantee**

Groups w/2-50 eligible must be sold with another specialty product

Extended Own Occ (to age 65) available on select salaried employees earning more than \$100K

* To SSNRA benefit available on groups w/2-9 employees and a maximum of \$3,000 benefit

	2-9 Employees	10-19 Employees	20-99 Employees
Maximum Benefit	\$5,000	\$10,000	\$10,000
Benefit Durations	2 yrs, 5 yrs, or to SSNRA*	2 yrs, 5 yrs, or to SSNRA	2 yrs, 5 yrs, or to SSNRA
Elimination Period	90 or 180 days	90 or 180 days	90 or 180 days
Own Occ Duration	24 months	24 months	24 months
Voluntary	NO, 100% ER paid only	YES, 25% part.	YES, 25% part
Contributory	NO, 100% ER paid only	YES, 50% part.	YES, 50% part

Packaged Savings!



Credits are applied based on your medical enrollment and provided on a per employee per month basis for packaging United Healthcare Medical and Specialty Products. Credit is not available on voluntary dental or voluntary vision. Savings for packaging all specialty lines with medical insurance is a total of \$7.00 per employee per month.

Medical + Dental	Medical + Vision	Medical + \$25K Basic Life	Medical + STD
\$3.00	\$2.00	\$1.00	\$1.00

ADDITIONAL BENEFITS IN CHOOSING UHC!

- ⇒ **No monthly administrative or billing fees**
- ⇒ **Ubundle Available for 51+ Groups-CA not eligible**
- ⇒ **Employee and Employer websites**
- ⇒ **One centralized carrier to call for all your client's service needs**
- ⇒ **Integrated Medical & Disability Management included for all group sizes**