

# UNITED HEALTHCARE DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

**The City of Everman will pay 100% of the Employee Only cost.** All cost associated with adding spouses and/or dependents will be the responsibility of the employee and deducted via pre-tax payroll deduction. For those that provide this coverage to eligible spouse and dependents the cost has been reduced!

To look up providers, please visit [www.myuhc.com](http://www.myuhc.com) or call the number on your ID card.

TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings, X-rays— 100% Coinsurance
Deductible	Applies to basic and major services only— \$50 Individual / \$150 Family
Basic Services	Fillings, Stainless Steel Crowns—80% Coinsurance
Major Services	Root Canal, Crowns, Dentures, Anesthesia/Sedation— 50% Coinsurance
Annual Maximum	\$2,000 (Preventative does not accumulate towards Annual Limit)
Child Ortho	50% up to \$1,500 Lifetime Maximum
Out of Network Reimbursement	90 <sup>th</sup> % Usual, Customary & Reasonable Charges
Semi-Monthly Payroll Deductions	Employee only—\$0.00 Employee & spouse—\$16.35 Employee & child(ren)—\$28.33 Family—\$48.46



Dental | Preferred Provider Organization (PPO)



## Welcome to your dental plan

### Flexible dental benefits that fit your needs

With the UnitedHealthcare Dental PPO plan, you can see any dentist you want, anywhere across the country. When you choose a dentist who is part of your plan's large national network, you may receive savings only available to members.



#### 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.

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](https://www.uhc.com/benefithub)



#### Benefits on the go

Check the UnitedHealthcare® app, visit [myuhc.com](https://www.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

continued

**United  
Healthcare**

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



## Access an extensive network of dentists

You have 3 options:

- 1 Log in to [myuhc.com](https://myuhc.com) and use the Find a Dentist tool
- 2 Tap into the UnitedHealthcare app
- 3 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](https://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](https://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](https://myuhc.com) to see your out-of-pocket costs ahead of time.

- 1 Select **Coverage & Benefits**
- 2 Select **Dental**
- 3 Select **Dental Cost Calculator**

## 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](https://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.