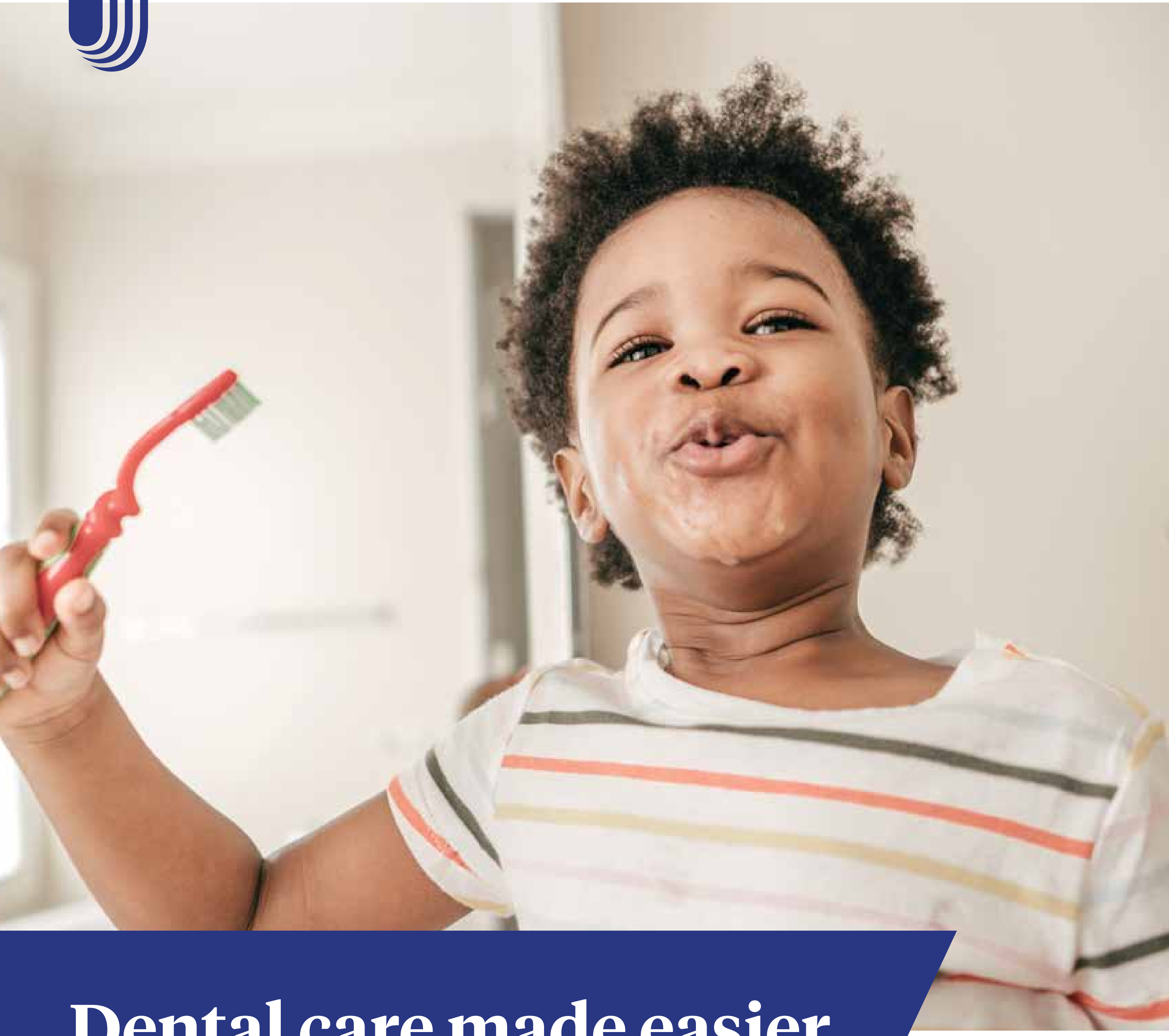


Dental care made easier

Connect employees to a world of care designed to fit their health needs

United Healthcare Dental

Let UnitedHealthcare help connect you to a world of better health

Better dental care can lead to better overall health. Choose dental benefits that help your employees get care that fits their unique needs—at a price that can make you smile.

Streamlined process. Easier experience. Personalized service.

Making care easier

- **Simple process –** No claims submission or out-of-pocket payment for covered care
- **Education –** Guidance to help close gaps in care, including pregnancy benefits
- **Self-service tools –** Resources to help guide decision-making, including a dental app and teledenistry

Access to a better experience

- **Broad network –** Choose from a network of more than 110,000 providers offering negotiated discounts
- **Proactive outreach –** Use actionable analytics to help identify and manage high-risk conditions, and close gaps in care
- **Simpler experience –** Offer access to broad coverage that's engaging and easy[1]

Personalized service, customized plans

- **Flexible plan designs –** Customize your plan to help fit the needs of your employees and your business
- **Member-level benefits –** Enhancements for certain conditions may include diabetes, cancer or pregnancy
- **Bundled savings –** Help close gaps in care with custom coverage by bundling medical with various specialty products

30+
years of dental benefits experience

110K+
individual network providers[2]

Serving
22M
dental members[3]

14K+
customized dental plans[3]

Dental plans overview

Preferred provider organization (PPO)/open access

- A plan for employers who value significant network access and savings as well as maximum flexibility with multiple plan designs
- Available in all states
- Network and out-of-network coverage

In-network only (INO)

- A plan for employers who value significant network savings and maximum flexibility with multiple plan designs
- Available in select states
- Network-only coverage

Select managed care

- A plan for employers who want to maximize savings through a local network with a focus on coordinated care through referrals
- Features no deductibles, no annual maximums and no waiting periods
- Available as direct compensation (fee for service) in some states
- Available in select states
- Network-only coverage

Value

- A plan for employers who want to help control costs and save money, and may not have been able to offer a dental plan in the past
- Designed to be a lower-cost plan that combines dental insurance with a discount program
- Available in select states
- Network and out-of-network coverage

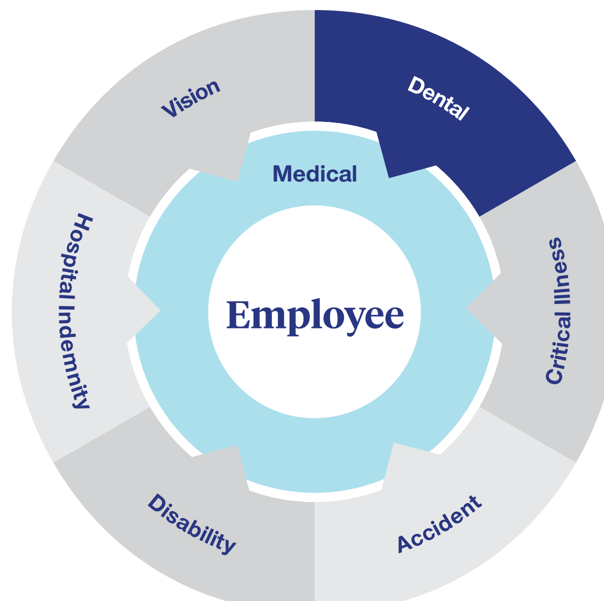
For more plan details, see page 6.

Indemnity plans are also available where our network may not be available.
Indemnity plans provide equal network and out-of-network benefits.

Bundle and save

Designed to deliver healthier outcomes and lower health care costs

Bundling with multiple specialty products and/or medical can create greater savings and may help lead to better health outcomes.



Helping you save time and money

By bundling plans, we make it easier for you to qualify for health plan savings. And you can enjoy simplicity with 1 account team, 1 bill, and streamlined claims and benefits administration.

Extras designed to help boost coverage and health

Enhanced wellness benefits

A little extra coverage goes a long way. PPO and INO plans automatically include the following wellness benefits, which can also be added to other dental plans:

- **Oral cancer benefit –** Routine screenings for adults for early detection, which may include a brush biopsy
- **Prenatal dental care benefit –** Additional visits for dental cleanings and gum treatments during pregnancy and 3 months after delivery
- You can also choose to add additional preventive visits and periodontal screenings

Benefits can be extended for large groups to include additional health conditions such as diabetes, heart conditions and more.

Rewards for healthy habits

With PPO and INO plans, you can choose plan features and benefit designs to help increase employee engagement in their dental health while helping keep your costs down. These include:

- Rewarding routine dental care with award dollars that roll over from year to year and may be used for future dental services
- Covering preventive and diagnostic services that don't affect annual maximums
- Rewarding regular preventive dental care with higher benefits (e.g., coinsurance) the following year

A wider range of dental coverage for small businesses

More reasons to smile

While small business health plans may cover pediatric dental benefits,[4] a separate dental plan can provide broader dental coverage for adults and eligible children in need of services not covered under their health plan.

Connect employees to quality care

- ✔ SmileDirectClub™ at-home teeth straightening with clear aligners
- ✔ UnitedHealthcare Dental Days brings dentists to your worksite[5]
- ✔ Preventive MaxMultiplier ensures preventive care is available
- ✔ Consumer MaxMultiplier® rewards members for regular checkups
- ✔ FlexAppeal Enhanced provides greater flexibility, covering up to 4 cleanings or gum treatments per year, white fillings for back teeth and implants[6]

Prioritize prevention

27%

of at-risk dental members with gaps in preventive care return to their dental provider and complete their preventive and periodontal care[7]

Drive effective clinical care

89%

reduction in opioid prescriptions written by dentists outside guidelines[8]

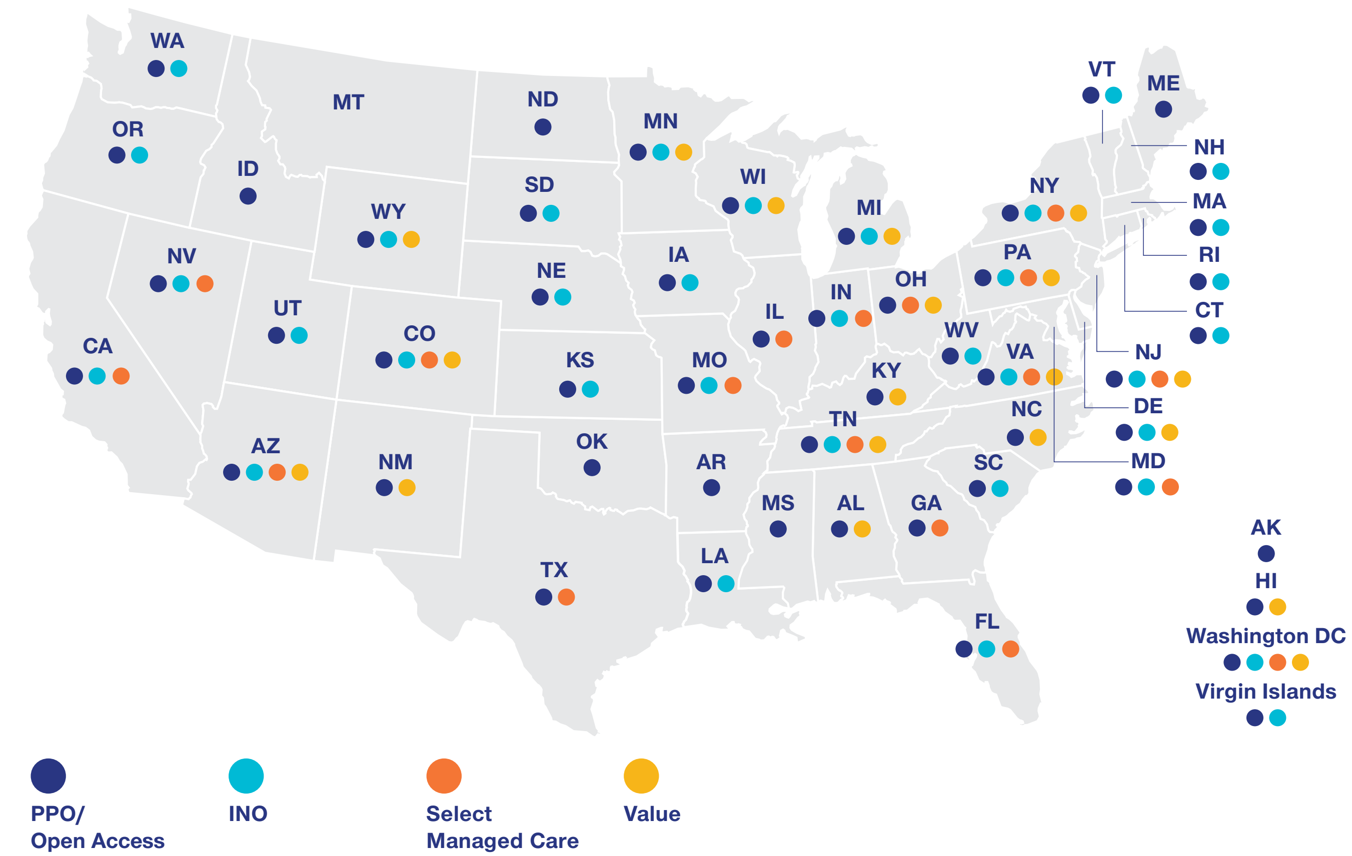
Flexible dental plans for every business

Learn more about some of the important factors to consider when selecting a plan

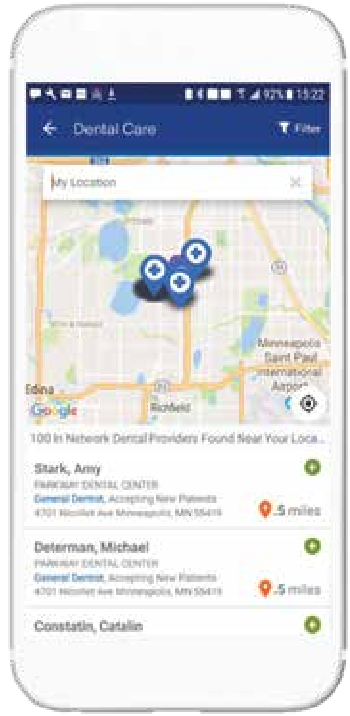
	PPO/Open Access	INO	Select Managed Care	Value
Plan design				
Cost	$$$	$$	$	$
Plan highlights	• 100% preventive care in the network • Comprehensive and limited plans available • Traditional or Gateway plans available	• 100% preventive care in the network • Comprehensive and limited plans available	• 100% preventive care in the network • HMO, Direct Compensation or Pre-paid; determined by state • No deductible, no annual maximum, no waiting periods	• 100% preventive care and diagnostics services in the network[12] • Discounts of 20%–50% for services such as fillings, crowns, whitenings and orthodontia[13]
Available states	All	35	18	19
Network	National with a 38% network discount on average	National with a 36% network discount on average	Regional	National with a 34% network discount on average
Plan features				
Requires primary care dentist	No	No	Varies by state	No
Requires specialist referral	No	No	Varies by state	No
Coverage	Network and out-of-network	Network only	Network only	Network and out-of-network
Enhanced benefits				
Oral cancer screening	✔	✔	Varies by state	
Prenatal benefits	✔	✔	Varies by state	
Orthodontia benefits[9]	✔	✔	✔	✔
Dental reward programs	✔	✔		
Eligibility and funding				
Fully insured groups of 2+[10]	✔	✔	✔	✔
Fully insured groups of 2–2,999				✔
Self-funded groups of 3,000+	✔	✔	✔	✔
Available on a voluntary or non-contributory basis	✔	✔	✔	✔
Available as a dual option[11]	✔	✔	✔	✔
Seamless experience				
SmileDirectClub	✔	✔	✔	✔
Teledentistry	✔	✔	✔	✔
Dental Care mobile app	✔	✔	✔	✔

Some of the nation's largest national and regional networks

Where UnitedHealthcare dental plans are available



Stay connected to health care from anywhere



With the UnitedHealthcare Dental app, employees can:

- ✔ **Find a neighborhood dentist**
- ✔ **Manage dental claims**
- ✔ **Access digital ID card**

Learn more

Contact your UnitedHealthcare representative to get a quote or confirm eligibility.
Visit **uhc.com** for more about UnitedHealthcare's plan portfolio.

United Healthcare Dental

[1] Program availability limited based on case size.

[2] Network numbers as of July 2021.

[3] As of July 2021.

[4] This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a standalone plan, or as a covered benefit in another health plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified standalone dental plan that includes pediatric dental coverage.

[5] Available in large employer sites; coordinated through your benefit representative.

[6] Available to small groups only.

[7] Based on 2019 integrated program results; compliance is equal to preventive/perio gaps in care closed.

[8] UnitedHealthcare internal analysis of medical, dental and prescription claims data, 2019.

[9] Orthodontia coverage is available for companies who have 10 or more employees with a minimum of 8 enrolled members.

[10] Select Managed Care/DHMO plans in DE, MD, PA, VA and Washington DC, are only available to groups of 100 or more.

[11] Dual option is available to groups with at least 10 or more enrolled members; plan differential should have at least 20% variance; each plan should target a minimum participation level of 20% or more subscribers.

[12] With PPO design, coverage for preventive care can be received out of network.

[13] Discounts for non-preventive services is not insurance. Services are paid directly by member.

Policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or your UnitedHealthcare representative.

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.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX.

The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware.

Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.

Minimum participation requirements may apply for bundling programs and programs may not be available for all group sizes. Please consult your broker or UnitedHealthcare representative for more details.