



Dental

Dental insurance

# Plan enhancements

Employer product overview.





## Dental insurance

# Promoting better oral health.

When your employees are healthy, your company can be more productive and profitable. Increasingly, oral health is being linked to overall health, making it more important than ever to offer a quality dental plan.

All UnitedHealthcare dental plans promote oral health through excellent features and benefits designed to keep your employees' teeth and gums healthy. In addition, we offer plan enhancements that allow you to add even more value to your dental plan.

### Consumer MaxMultiplier.<sup>®</sup>

The Consumer MaxMultiplier Rollover Benefit encourages regular preventive care by awarding plan members additional dental coverage dollars when they get regular dental checkups.<sup>1</sup> If a member visits the dentist at least once a year, but his or her paid claims are less than the amount of the annual claim threshold for the plan, we will give the member an annual account award to add to his or her annual maximum for the following plan year. If all care for the year is received from network providers, the member will earn an additional \$100 annual network bonus (applies to PPO plans only). And if a member doesn't spend all his or her award dollars in a given plan year, they can be rolled over to be used the next year.

The chart on the next page shows examples of what an employee could earn in a year with Consumer MaxMultiplier. Amounts will vary based on the original annual maximum of the specific plan. The chart shows examples for three different annual maximums: \$1,000, \$1,500 and \$2,000.

The Consumer MaxMultiplier Rollover Benefit is available with the following UnitedHealthcare dental plans:

- Indemnity
- INO
- PPO<sup>2</sup>

## Three examples of what a member could earn with the Consumer MaxMultiplier Rollover Benefit.

Here's how it works:			
IF the plan's annual maximum is:	\$1,000	\$1,500	\$2,000
<b>AND</b> the total claims paid for the member in one year is less than this: <i>(This is the plan's annual claim threshold.)</i>	\$500	\$750	\$1,000
<b>THEN</b> the member qualifies for an annual account award of:	\$250	\$400	\$500
<b>PLUS</b> , if the member's claims for the year are all for network providers, he or she could also earn: <i>(This is the annual network bonus; applies to PPO plans only.)</i>	+ \$100	+ \$100	+ \$100
<b>THEREFORE</b> , the potential total Consumer MaxMultiplier earnings for the year are: <i>(This amount is added to the member's annual maximum for the following year.)</i>	= \$350 <sup>3</sup>	= \$500 <sup>4</sup>	= \$600 <sup>5</sup>

### FlexAppeal Preventive MaxMultiplier.<sup>6</sup>

FlexAppeal Preventive MaxMultiplier encourages members to get regular preventive care because it pays for preventive and diagnostic care without applying those claims to the plan's deductible or annual maximum.

That means employees and any family members on their plan can get treatments such as exams, cleanings and X-rays, as well as fluoride treatments and sealants for children, without having those claim dollars deducted from their annual maximum. The entire annual maximum is left for other dental care services, such as fillings and crowns.

### FlexAppeal Enhanced.<sup>7</sup>

FlexAppeal Enhanced allows your employees to take advantage of three major dental benefits:

- **Additional cleanings and gum treatments:** Each member can choose a combination of four adult cleanings or gum treatments per plan year
- **White fillings for back teeth:** For a more natural look, members can choose white composite fillings instead of standard silver
- **Dental implants:** To replace missing teeth, members can choose the natural look and feel of dental implants, rather than traditional dentures or bridgework

### Consumer MaxMultiplier terms.

- **Original annual maximum:** The maximum amount the plan will pay for a member's claims during the plan year
- **Annual claim threshold:** A set amount determined by the plan. A member's paid claims must fall below this amount to qualify for a Consumer MaxMultiplier award
- **Annual account award:** The dollar amount a member earns when his or her annual claims are greater than \$0, but lower than the annual claim threshold
- **Annual network bonus:** The \$100 a member earns when his or her claims for the plan year are all for network providers<sup>8</sup>
- **Account limit:** The maximum balance a member can have in his or her account

## Questions? We're here to help.

Want to learn more about the Consumer MaxMultiplier Rollover Benefit, FlexAppeal Preventive MaxMultiplier and FlexAppeal Enhanced? Contact your broker or UnitedHealthcare representative.



### Get a quote today.

Contact your broker or UnitedHealthcare representative.



<sup>1</sup>Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual maximum for the following plan year and applies them to qualifying claims. Amounts will vary based on your specific plan.

<sup>2</sup>For Consumer MaxMultiplier, flexibility in plan offering increases with group size.

<sup>3</sup>If your company's plan has an annual maximum of \$1,000, then \$1,000 is the maximum balance a member can have in his or her Consumer MaxMultiplier Rollover Benefit account.

<sup>4</sup>If your company's plan has an annual maximum of \$1,500, then \$1,500 is the maximum balance a member can have in his or her Consumer MaxMultiplier Rollover Benefit account.

<sup>5</sup>If your company's plan has an annual maximum of \$2,000, then \$1,500 is the maximum balance a member can have in his or her Consumer MaxMultiplier Rollover Benefit account.

<sup>6</sup>Required participation for FlexAppeal Preventive MaxMultiplier is 10 or more members.

<sup>7</sup>Required participation for FlexAppeal Enhanced is 10 or more members.

<sup>8</sup>Applies to PPO plans only.

This policy has 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 UnitedHealthcare Insurance Company. 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 and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06.VA.

This product is not available in all states.