



National Options PPO 30/covered dental services

\$50 deductible dental plan

	Non-orthodontics		Orthodontics	
	Network	Non-network	Network	Non-network
Individual annual deductible	\$50 per person	\$50 per person	\$0	\$0
Family annual deductible	Not applicable	Not applicable	\$0	\$0
Maximum (the sum of all network and non-network benefits will not exceed annual maximum)	\$2,500 per person per calendar year	\$2,500 per person per calendar year	\$2,000 per person per lifetime	\$2,000 per person per lifetime
New enrollees' waiting period	None			
Annual deductible and annual maximum benefit applies to preventive and diagnostic services	No			
Annual deductible applies to orthodontic services	No			
Orthodontic eligibility requirement	Adult & child			
Covered services*	Network plan pays**	Non-network plan pays***	Benefit guidelines	
Diagnostic services				
Periodic oral evaluation	100%	100%	See exclusions and limitations section for benefit guidelines	
Radiographs—Split class				
X-rays—Bitewing	100%	100%		
X-rays—Intra/extraoral	100%	100%		
Preventive services				
Prophylaxis (cleaning)	100%	100%	See exclusions and limitations section for benefit guidelines	
Fluoride treatment (preventive)	100%	100%		
Sealants	100%	100%		
Periodontics—Split class				
Periodontics—Maintenance	100%	100%		
Basic services				
Radiographs—Split class			See exclusions and limitations section for benefit guidelines	
X-rays—Other	80%	80%		
Lab and other diagnostic tests	80%	80%		
Restorations (amalgams or composite)*	80%	80%		
Space maintainers	80%	80%		
Emergency treatment/general services	80%	80%		
Simple extractions	80%	80%		
Oral surgery (incl. surgical extractions)	80%	80%		
Periodontics				
Periodontics—Non-surgical	80%	80%		
Periodontics—Surgical	80%	80%		
Periodontics—Osseus surgery	80%	80%		
Endodontics	80%	80%		

Covered services*	Network plan pays**	Non-network plan pays***	Benefit guidelines
Major services			
Inlays/onlays/crowns	80%	80%	See exclusions and limitations section for benefit guidelines
Dentures and removable prosthetics	80%	80%	
Fixed partial dentures (bridges)	80%	80%	
TMJ	80%	80%	
Implants	80%	80%	
Orthodontic services			
Diagnose or correct misalignment of the teeth or bite	50%	50%	

Your dental plan provides that where 2 or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement on the least costly treatment alternative. If you and your dentist agreed on a treatment which is more costly than the treatment on which the plan benefit is based, you will be responsible for the difference between the fee for service rendered and the fee covered by the plan. In addition, a pre-treatment estimate is recommended for any service estimated to cost over \$500; please consult your dentist.

**The network percentage of benefits is based on the discounted fees negotiated with the provider.

***The non-network percentage of benefits is based on the usual and customary fees in the geographic areas in which the expenses are incurred.

In accordance with the Illinois state requirement, a partner in a Civil Union is included in the definition of Dependent. For a complete description of Dependent Coverage, please refer to your Certificate of Coverage.

The Prenatal Dental Care (not available in WA) and Oral Cancer Screening programs are covered under this plan.

The material contained in the above table is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. For a complete listing of your coverage, including exclusions and limitations relating to your coverage, please refer to your Certificate of Coverage or contact your benefits administrator. If differences exist between this Summary of Benefits and your Certificate of Coverage/benefits administrator, the certificate/benefits administrator will govern. All terms and conditions of coverage are subject to applicable state and federal laws. State mandates regarding benefit levels and age limitations may supersede plan design features.

UnitedHealthcare Dental Options PPO Plan is either underwritten or provided by: United HealthCare Insurance Company, Hartford, Connecticut; United HealthCare Insurance Company of New York, Hauppauge, New York; Unimerica Insurance Company, Milwaukee, Wisconsin; Unimerica Life Insurance Company of New York, New York, New York or United HealthCare Services, Inc.

UnitedHealthcare/dental exclusions and limitations

Dental Services described in this section are covered when such services are:

- Necessary
- Provided by or under the direction of a dentist or other appropriate provider as specifically described
- The least costly, clinically accepted treatment
- Not excluded as described in the section entitled, "General exclusions"

General limitations

- Periodic oral evaluation: Limited to any combination of 4 per calendar year; applies to regular exams (D0120, D0145, D0150, D0180) and problem-focused exams (D0140, D0160, D0170) (Any exams in excess of 4 will not be covered)
- Complete series or panorex radiographs: Limited to 1 set per calendar year
- Bitewing radiographs: Limited to 1 series of films per calendar year
- Extraoral radiographs: Limited to 2 films per calendar year
- Dental prophylaxis: Limited to any combination of 4 prophylaxis or periodontal maintenance treatments per calendar year
- Fluoride treatments: Limited to 2 times per calendar year. No age limit.
- Space maintainers: Covered when needed to preserve space resulting from premature loss of primary teeth. Limited to persons under the age of 16 years and once per calendar year
- Sealants: Limited to once per tooth for permanent molars per calendar year. No age limit.
- Restorations (amalgam or composite): Multiple restorations on 1 surface will be treated as a single filling
- Pin retention: Limited to 2 pins per tooth; not covered in addition to cast restoration
- Inlays and onlays: Limited to 1 per tooth every 5 years. Covered only when a filling cannot restore the tooth.
- Crowns: Limited to 1 per tooth every 5 years. Covered only when a filling cannot restore the tooth.
- Post and cores: Covered only for teeth that have had root canal therapy. Limited to 1 per tooth every 5 years.
- Sedative fillings: Covered as a separate benefit only if no other service, other than X-rays and exam, was performed on the same tooth during the visit

continued

15. Scaling and root planing: Covered once per quadrant per calendar year
16. Root canal therapy: Limited to 1 time per tooth per lifetime
17. Periodontal maintenance: Limited to any combination of 4 prophylaxis or periodontal maintenance treatments per calendar year
18. Full dentures: Limited to 1 time every 5 years. No additional allowances for precision or semi-precision attachments.
19. Partial dentures: Limited to 1 time every 5 years. No additional allowances for precision or semi-precision attachments.
20. Relining and rebasing dentures: Covered if within 6 months after installation
21. Repairs to full dentures, partial dentures, bridges: Limited to those done more than 6 months after the initial insertion, and limited to 1 per consecutive 6 months. Reattachment of tooth fragment, incisal edge or cusp (D2921) is limited to 1 per consecutive 6 months
22. Palliative treatment: Covered as a separate benefit only if no other service, other than the exam and radiographs, was performed on the same tooth during the visit
23. Occlusal guards: Limited to 1 guard every consecutive 36 months and only covered if prescribed to control habitual grinding
24. Full mouth debridement: Limited to 1 time every consecutive 36 months
25. General anesthesia: Covered when necessary in conjunction with a covered surgical procedure. In addition, allow coverage without a surgical procedure for children up to age 10 or persons with a disability. Can also be used in conjunction with implant services
26. Osseous surgery: Limited to 1 to 3 teeth per quadrant or site
27. Periodontal surgery: Hard tissue and soft tissue periodontal surgery are limited to 1 quadrant or site per consecutive 36 months per surgical area
28. Replacement of complete dentures, fixed or removable partial dentures, crowns, inlays or onlays previously submitted for payment under the plan is limited to once every 5 years from initial or supplemental placement. There are no additional allowances for precision or semi-precision attachments for partials

General exclusions

The following are not covered:

1. Dental services that are not necessary
2. Hospitalization or other facility charges
3. Any dental procedure performed solely for cosmetic/aesthetic reasons (cosmetic procedures are those procedures that improve physical appearance)
4. Reconstructive surgery, regardless of whether or not the surgery is incidental to a dental disease, injury, or congenital anomaly, when the primary purpose is to improve physiological functioning of the involved part of the body
5. Any dental procedure not directly associated with dental disease
6. Any dental procedure not performed in a dental setting
7. Procedures that are considered to be experimental, investigational or unproven. This includes pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics. The fact that an experimental, investigational or unproven service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in coverage if the procedure is considered to be experimental, investigational or unproven in the treatment of that particular condition.
8. Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit
9. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue
10. Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms or congenital anomalies of hard or soft tissue, including excision.

- 11.** Replacement of complete dentures, fixed and removable partial dentures or crowns if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the dentist. If replacement is necessary because of patient non-compliance, the patient is liable for the cost of replacement.
- 12.** Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including that related to the temporomandibular joint). No coverage is provided for orthognathic surgery, jaw alignment, or treatment for the temporomandibular joint.
- 13.** Charges for failure to keep a scheduled appointment without giving the dental office 24 hours' notice
- 14.** Expenses for dental procedures begun prior to the covered person becoming enrolled under the policy
- 15.** Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction
- 16.** Attachments to conventional removable prostheses or fixed bridgework. This includes semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis, and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature.
- 17.** Procedures related to the reconstruction of a patient's correct vertical dimension of occlusion (VDO)
- 18.** Occlusal guards used as safety items or to affect performance primarily in sports-related activities
- 19.** Placement of fixed partial dentures solely for the purpose of achieving periodontal stability
- 20.** Services rendered by a provider with the same legal residence as a covered person or who is a member of a covered person's family, including spouse, brother, sister, parent or child
- 21.** Dental services otherwise covered under the policy, but rendered after the date individual coverage under the policy terminates, including dental services for dental conditions arising prior to the date individual coverage under the policy terminates
- 22.** Acupuncture, acupressure and other forms of alternative treatment, whether or not used as anesthesia
- 23.** Orthodontic service coverage does not include the installation of a space maintainer, any treatment related to treatment of the temporomandibular joint, or a surgical procedure to correct a malocclusion, replacement of retainers, habit appliances, and any fixed or removable interceptive orthodontic appliances previously submitted for payment under the plan
- 24.** Foreign services are not covered unless required as an emergency
- 25.** Dental services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country
- 26.** Services for injuries or conditions covered by worker's compensation or employer liability laws, and services that are provided without cost to the covered person by any municipality, county, or other political subdivision. This exclusion does not apply to any services covered by Medicaid or Medicare.