



Dental, Vision and Life Insurance Plans

Employer product overview



Dental insurance

Preferred Provider Organization (PPO) Plan

Unlimited choices. Significant savings.

Yours with the PPO dental plan.

Dental insurance is one of the most requested employee benefits, so you want to offer a high-quality plan featuring extensive choices and coverage. But it also needs to be cost-effective for your business. The PPO dental plan from UnitedHealthcare strikes a good balance, making it a great option for companies that value choice, savings and flexibility.

Employees can see any dentist. But choosing a network provider delivers substantial savings.

Employees can see any dentist, but receiving care from a network provider lowers their out-of-pocket costs and makes benefits go further. In addition, they never have to submit a claim form for visits to dentists who are in the network.

Preventive care coverage and much more.

Preventive care is covered at little or no cost to your employees. A broad range of additional services is also covered; specific coverage levels vary based on your specific plan. The plan also offers two extra benefits at no cost when you see a network provider:

- ▶ **Enhanced coverage for pregnant women** during their entire pregnancy and the first three months after delivery
- ▶ **Annual oral cancer screenings** for all adult patients

Flexible funding options help keep costs down.

With our flexible plan design, you can choose from a variety of deductibles and coinsurance levels. You may decide to pay all, some or none of the premium. Whatever funding option you choose, you and your employees will benefit from attractive network discounts.

Extra benefits to improve health and wellness.

As a comprehensive provider of health care benefits, we know that oral health is linked to overall health. That's why we emphasize preventive care, so small dental problems don't become big ones that have a negative impact on overall health.

To help you encourage your employees to take good care of their teeth and gums, we offer the Consumer MaxMultiplier.[®]

Consumer MaxMultiplier[®]

Consumer MaxMultiplier is available with some plans. This plan design encourages regular preventive care by awarding members additional dental coverage dollars when they have annual dental visits.¹ If members see the dentist at least once a year, but the paid claims are less than their annual claim threshold, they receive an account award to add to their annual maximum for the following year. If all their care is in network, they'll earn an additional \$100 annual network bonus. And if a member doesn't spend all of his or her award dollars in a given plan year, he or she can roll them over to use the next year.



Our PPO plan offers:

- Freedom to choose any dentist
- Some of the nation's largest networks
- Significant discounts for in-network care



Members can earn extra dental coverage dollars with Consumer MaxMultiplier.			
IF the plan's annual maximum is:	\$1,000	\$1,200	\$1,500
AND 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	\$500	\$750
THEN the member qualifies for an annual account award of:	\$250	\$250	\$400
PLUS , 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.)</i>	+ \$100	+ \$100	+ \$100
THEREFORE , 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 ²	= \$350 ³	= \$500 ⁴

Efficient administration. Outstanding support.

At UnitedHealthcare, we're dedicated to making your administration easy and efficient. We provide a simple, streamlined benefits process, and our employer service team will support you every step of the way. Our goal is simple: your complete satisfaction. Your employees can also get quick answers by calling the Customer Care number on the back of their ID card. In addition, they can manage their dental plan activity at our website, myuhcdental.com. From finding a dentist to comparing treatment costs, they can get information 24 hours a day.

Engaging members. Inspiring healthy behaviors.

At UnitedHealthcare, we're dedicated to providing health care insurance products that fit your business, your budget and the needs of your employees. We treat health and wellness in a holistic way. We know that oral health is linked to better health overall, so we offer dental plans that help your employees get the care they need to be their best – which may result in a healthier workforce, improved productivity and better business outcomes for you.

¹ 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.

² If the 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 account.

³ If the company's plan has an annual maximum of \$1,200, then \$1,200 is the maximum balance a member can have in his or her Consumer MaxMultiplier account.

⁴ If the 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 account.

Required participation for Consumer MaxMultiplier is 10 or more members.

UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates.

Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA 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.

This product is not available in all states.



Vision insurance

Vision Insurance Plan

Significant savings for you and your employees.

UnitedHealthcare makes it easier for you to offer your employees a vision plan that meets their needs and fits your budget. With UnitedHealthcare Vision, your employees will save money. No matter the frames, styles or lenses they select, their out-of-pocket costs will be greatly reduced.

Flexible frame coverage.*

We've got options so everyone can get the frames they want. Our frame allowance can be used to fully cover many popular frames. For frames that cost more than the allowance, a discount is applied to the overage, further reducing out-of-pocket costs.

Lens upgrades.

Employees participating in our vision program receive discounts on popular lens upgrades such as progressive lenses, high-index lenses, anti-reflective coatings and more. Standard scratch-resistant coating is included at no additional charge.

Broad contact lens benefits.*

Our vision benefit covers, after applicable copayment, contact lenses, fitting, and up to two follow-up visits. The contact lens selection varies, depending on the plan selected and on the provider's availability. Members also get savings when they use our online discount ordering program.

A network for every need.

We can customize our provider network to better meet your needs. Give your employees the power of choice. Our network, including private practices and retail providers, extends to more than 55,000 access points across the country, providing plenty of personalized and convenient care options to choose from.

Laser vision correction.

Employees will have access to discounted laser vision correction procedures through our partnerships with the Laser Vision Network of America and LasikPlus® Vision Centers.

Preferred Pricing on hearing aids.

Employees can purchase high-quality, digital hearing aids at meaningful savings over retail through hi HealthInnovations.™ These hearing aids use advanced technology to enhance speech understanding and comfort.



UnitedHealthcare ranked "Highest in Customer Satisfaction with Vision Plans"¹



Easy access to benefit information.

With UnitedHealthcare, finding the right eye health provider is easy. At myuhcvision.com, your employees can use our provider locator, get door-to-door directions, print a vision plan ID card, find answers to frequently asked questions and more – making it easy for your employees to find the information they need without coming directly to you.

When you offer your employees UnitedHealthcare Vision, you're providing them with additional coverage that will contribute to their overall health, as well as save them money. And because it's cost-effective, it's healthy for your bottom line, too.

Our vision plan provides your employees with:

- ▶ Eye exams
- ▶ Complete set of eyeglasses or contacts (check plan for details)
- ▶ A national eye-care network including both retail and private practice locations

Members also have access to:

- ▶ Discounts on laser vision correction
- ▶ Discounts on extra pairs of eyewear
- ▶ 20% to 40% discount on popular lens options (like progressives and tints)
- ▶ Preferred pricing on premium hearing aids

Refer to the benefit summary for plan specifics.

* Benefit applies to frames or contact lenses. Frame discounts do not apply when prohibited by frame manufacturer.

¹ J.D. Power 2013 Vision Plan Satisfaction Report.SM Report based on responses from 3,015 consumers measuring four vision plans and measures opinions of consumers with verified vision plans. Proprietary study results are based on experiences and perceptions of consumers surveyed August 2013. Your experiences may vary. Visit www.jdpower.com

UnitedHealthcare vision coverage provided by or through 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 Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX and associated COC form number VCOC.INT.06.TX.



UnitedHealthcare

Life Insurance Financial security

Life insurance is vital to the financial security of consumers and their families. And we recognize this fundamental requirement by offering a life product that provides our members with security while saving you time with a simple, hassle-free administrative process.

Life insurance.

Choose life coverage based on flat amounts in increments of \$5,000. Benefit amounts begin at \$25,000 to a plan maximum that varies by group size.

Plan Maximums	Guaranteed Issue
10-19 – \$175,000	\$50,000
20-50 – \$250,000	\$100,000
51-99 – \$350,000	\$175,000

Accidental death and dismemberment (AD&D) policy.

This additional insurance provides 24-hour insurance coverage for loss of life or injuries incurred on or off the job and within 90 days from the date of the accident. AD&D insurance can only be purchased with the basic life insurance policy and the amount must equal the life amount.

- ▶ Life insurance and AD&D benefits both reduce to 65% of the original amount at age 65, and to 50% at age 70
- ▶ Coverage may not be available to all groups. Some restrictions may apply

Limitations for AD&D include: disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by a physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.

- ▶ Part-time and seasonal employees are not eligible
- ▶ Late applicants are always subject to Evidence of Insurability
- ▶ Life insurance amounts over guaranteed issue require Evidence of Insurability



Advantages:

- ▶ Additional services for beneficiaries, including grief and loss consultation and financial and legal assistance
- ▶ Extra services for added peace of mind, including employee access to 24/7 travel assistance for domestic and foreign travelers with emergency travel needs, as well as online tools and information for preparing wills and trusts¹
- ▶ Wealth Management Account²: Provides beneficiaries payment via an interest-bearing account. This beneficiary-owned account provides the security of an FDIC-insured account, the convenience of using a check or debit card and the flexibility to withdraw all or part of the funds at any time.
- ▶ Accelerated benefit of up to 50% of covered amount under certain circumstances³
- ▶ Waiver of premiums for disabled employees under age 60³
- ▶ Conversion to an individual life insurance policy under certain circumstances
- ▶ AD&D seat-belt benefit of an additional 10% of the AD&D benefit (up to \$10,000)⁴

¹ Travel Assistance services provided by OnCall International. Will & Trust services provided by CLC, Inc.

² Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by Optum BankSM and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. Optum Bank, Member FDIC, is part of the financial services unit of OptumHealth, a UnitedHealth Group (NYSE:UNH) company.

³ Some states may have restrictions.

⁴ Not payable if the driver was legally intoxicated or under the influence of drugs at the time of the accident.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, it is provided on Form LASD-POL-LIFE NY (05/03). In Texas, it is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company of New York in New York, NY. Products may vary by state or may not be available in all states

Some products vary by state or may not be available in all states.

Benefits and programs may not be available in all states or for all group sizes. Components are subject to change.

Save when you bundle your benefits with the Packaged Savings® program.

- ▶ Bundle our comprehensive medical plans with eligible specialty products – dental, life and vision
- ▶ The more you bundle, the more you can save
- ▶ Per-employee per-month savings is given as a monthly administrative credit based on the number of enrolled All Savers medical subscribers
- ▶ Packaged Savings® credits remain in place as long as the eligible coverages remain in force for 10-99 eligible employees.
- ▶ Dental, Vision or Life must be sold with Medical

Get a quote today.

Contact your broker or UnitedHealthcare representative.

