



**Consumer MaxMultiplier<sup>SM</sup> from UnitedHealthcare Dental**

# **UnitedHealthcare Dental plans with the Consumer MaxMultiplier feature are available for employer groups with as few as two subscribers, fully insured or ASO.**

Consumer MaxMultiplier<sup>SM</sup> allows members to carry forward a portion of their unused annual dental maximum for future use. It is designed for contributory or voluntary dental plans that have deductibles and annual maximums and it's specially designed to complement consumer-driven health plans.

## **Consumer MaxMultiplier:**

- Provides awards for prudent purchasers of dental services
- Perceived as high value by employees
- Increases network utilization (bonus award)

## **This program has a true consumer driven design because:**

- Consumers control their spending
- Consumers manage their dental care to earn supplemental funding for future use
- Cost and outcome data is important to the consumer

## **How does it work?**

## **How do members qualify for an award?**

Consumer MaxMultiplier is simple to use and simple to administer – UnitedHealthcare Dental does all the work. Members must use their dental benefit at least once per year. If the total of all submitted claims paid for a particular member is less than the established threshold amount (see table, page 5), an award balance is established. A personal award balance will then accumulate through the benefit period. Members can even qualify for an additional \$100 bonus award, if all claims during the year are paid to network providers.

UnitedHealthcare Dental plans with the Consumer MaxMultiplier feature are available for employer groups with as few as two subscribers, fully insured or ASO. Plans that include Consumer MaxMultiplier are ideal for groups of all sizes.

## Using the awards

The award balance can be used to fund additional claims for dental services when the member exceeds the original benefit period maximum.<sup>1</sup> Once a new benefit period maximum begins, the award account balance, if any, is carried over to the new benefit period and available for use should the member exceed the plan maximum.

- Award balances cannot be used for orthodontic services
- Claims for services to be covered or partially covered by an award balance should be submitted as any other dental claim
- The award balance may be used for non-network claims

## Tracking the awards

We track Consumer MaxMultiplier awards at the member level. This means each covered employee or family member is eligible to earn his or her own awards. An award balance is the amount accumulated throughout the benefit period, tracked electronically and correlated with the member record.

If no claims are submitted during the benefit period, no awards are earned and there is no penalty or loss of any previously accumulated award balance. Claims for the benefit period received up to 180 days after the end of the benefit period will be included and the award account balance adjusted appropriately.

**An award balance is the amount accumulated throughout the benefit period, tracked electronically and correlated with the member record.**

<sup>1</sup> Funds are not physical. They cannot be accessed or withdrawn by the member. Funds are automatically distributed by UnitedHealthcare Dental when the member utilizes the plan and exceeds the benefit period plan maximum.

## **Consumer MaxMultiplier makes sense for the employer and member**

- It encourages regular dental care – that reduces the need for costlier care later
- More members will use network providers – that reduces our cost of care and, ultimately, your costs as well
- Contributes to increased employee satisfaction – that helps improve retention

Consumer MaxMultiplier is just one more example of the added value you get by choosing UnitedHealthcare Dental. By giving consumers more control of dental spending, employers benefit from greater network discounts and reduced dental costs long term. Plus, by being prudent buyers, members can accumulate “unused” maximum benefit dollars for use in future benefit years.

Look at how many ways there are to earn rewards:

Consumer MaxMultiplier Design Specific Plan Options*						
Original Annual Maximum	Annual Claim Threshold	Annual Account Award	Annual Network Bonus	Annual Network + Bonus Maximum	Consumer MaxMultiplier Account Limit	Total Annual Maximum plus Account Limit
\$500	\$250	\$125	\$100	\$225	\$500	\$1,000
\$700	\$250	\$125	\$100	\$225	\$700	\$1,400
\$750	\$250	\$125	\$100	\$225	\$750	\$1,500
\$800	\$250	\$125	\$100	\$225	\$800	\$1,600
\$1,000	\$500	\$250	\$100	\$350	\$1,000	\$2,000
\$1,200	\$500	\$250	\$100	\$350	\$1,200	\$2,400
\$1,250	\$500	\$250	\$100	\$350	\$1,250	\$2,500
\$1,300	\$500	\$250	\$100	\$225	\$1,300	\$2,600
\$1,400	\$500	\$250	\$100	\$350	\$1,400	\$2,800
\$1,500	\$750	\$400	\$100	\$500	\$1,500	\$3,000
\$1,600	\$750	\$400	\$100	\$500	\$1,600	\$3,200
\$1,750	\$750	\$400	\$100	\$500	\$1,750	\$3,500
\$1,800	\$750	\$400	\$100	\$500	\$1,800	\$3,600
\$2,000	\$1,000	\$500	\$100	\$600	\$1,500	\$3,500
\$2,500	\$1,250	\$600	\$100	\$700	\$1,875	\$4,375
\$3,000	\$1,500	\$700	\$100	\$800	\$2,250	\$5,250
\$3,500	\$1,500	\$700	\$100	\$800	\$2,625	\$6,125
\$4,000	\$2,000	\$800	\$100	\$900	\$3,000	\$7,000
\$5,000	\$2,500	\$900	\$100	\$1,000	\$3,750	\$8,750

\* Some states limit UnitedHealthcare Dental plans maximum of \$0 - \$5,000 to a lesser amount, e.g. New Jersey only allows \$3,000.

## Standard limitations and restrictions

- New groups sold, and new hires made, in the last three months of the benefit period will have participation in the Consumer MaxMultiplier feature deferred until the first month of the next full benefit period.
- If a member chooses to terminate coverage, but returns prior to a six-month break in coverage with the same employer, their Consumer MaxMultiplier participation will be reinstated without penalty or loss of any previously accumulated award balance, provided the employer still offers a dental plan with a Consumer MaxMultiplier feature.
- The award balance is considered depleted once the six-month window passes or when the employer terminates the plan without purchasing another dental plan with a Consumer MaxMultiplier feature.
- An award balance will move with the member, if the employer group shifts from one dental plan with Consumer MaxMultiplier feature to another with a Consumer MaxMultiplier feature.
- If a client moves to a dental plan without the Consumer MaxMultiplier feature, or terminates its UnitedHealthcare Dental plan, members will lose their award balances.

## Definitions

**Original Annual Maximum** - Dental plan annual or plan year maximum without regard to the Consumer MaxMultiplier benefit.

**Annual Claim Threshold** - To earn a Consumer MaxMultiplier benefit, claims during the plan year cannot exceed this amount.

**Annual Account Award** - This is the award amount earned when claims in the year are greater than \$0 and less than the Annual Claim Threshold.

## **Simpler process, smarter solutions, better results for you.**

**Annual Network Bonus** - This is the bonus amount earned when network only claims occur during the plan year.

**Annual Award + Bonus Max** - This is the maximum a member may earn for their Consumer MaxMultiplier account during the plan year.

**Consumer MaxMultiplier Account Limit** - This is the maximum limit for a member's Consumer MaxMultiplier account. After reaching this limit, no additional funds are placed into their account regardless of plan year claims.

**Total Annual Maximum plus Consumer MaxMultiplier Account Limit** - This is the potential available dollars for a member to use in any one benefit year if they reach their Consumer MaxMultiplier account limit. It is the combination of the original annual benefit maximum plus the Consumer MaxMultiplier account.

## **UnitedHealthcare Dental: making your overall health our top priority**

Promoting overall well-being is an important component in our campaign to improve health care. With Consumer MaxMultiplier, we're helping to transform our members into effective health care consumers and fully preparing them to take informed action within the health care system.

**For more information, contact your UnitedHealthcare  
Dental Representative.**



# Specialty Benefit Solutions

## Specialty Benefits At A Glance

### Specialty Benefit Solutions – A Simplified Approach to Specialty Benefits

Introducing **Specialty Benefit Solutions (SBS)**, from UnitedHealthcare Specialty Benefits. SBS plans include prepackaged specialty benefits and services, offering small businesses a simple and convenient way to deliver a suite of valuable employee benefits.

This packaged solution combines dental, vision and life insurance products with a WorkLife services and health discount program. SBS packages are easy to quote using a simple Web tool that generates rates and options for several specialty benefits at once. Experience the online rating tool at [www.uhcspecialtybenefits.com/SBS](http://www.uhcspecialtybenefits.com/SBS). In addition, the plans are simple to administer, invoice and deliver to employees – all at a relatively low cost.

What's more, SBS packages offer several flexible delivery options to meet your clients' preferences. It is offered both on a contributory (at least 50% employer-paid) or a voluntary (employee-paid) basis. In addition, each funding category offers three plan design levels for dental and vision – **Classic** (low), **Preferred** (medium) and **Elite** (high) – each with variations in coverage for certain services. Plus, with three options for dental, your clients can have flexibility with their benefits by adding Orthodontia coverage for children, increasing the annual maximum, and waiving the traditional waiting period.

The SBS product offerings are summarized in the grid below. (Specific plan design options are detailed on the following pages.)

#### Specialty Benefit Solutions (SBS) Package Overview

SBS Product Set	Contributory (employer-paid) plans			Voluntary (employee-paid) plans		
	Classic (Low)	Preferred (Med)	Elite (High)	Classic (Low)	Preferred (Med)	Elite (High)
Dental Plan <sup>*</sup>	✓	✓	✓	✓	✓	✓
Vision Plan <sup>**</sup>	✓	✓	✓	✓	✓	✓
Life/AD&D Plan <sup>***</sup>	\$15,000			Not available		
WorkLife	All plans include telephonic and online access to WorkLife services for topics such as, childcare, parenting, adult/eldercare and chronic conditions, to name just a few.					
Health Discount	All plans include discounts on health/wellness services nationwide.					

#### Please note the following plan variations:

<sup>\*</sup>Dental: Customer may select the coinsurance percentage by selecting the SBS plan design option, but coverage of certain services may vary. Endodontics, periodontics and oral surgery are covered in class II (Basic Care) for all contributory plans, and may shift to class III (Major Care) as an option for all voluntary plans. Waiting periods may be waived as an option for all contributory plans (not available for voluntary plans). Orthodontic coverage is available with select plans and for groups with 10 or more enrolled employees and for dependent children only.

<sup>\*\*</sup>Vision: Customer may select the copay level by selecting the SBS plan design option but some coverages may vary. Copay amounts vary for in-network versus out-of-network plans.

<sup>\*\*\*</sup>Life/AD&D: Contributory plans include \$15,000 of Life and AD&D coverage (Life insurance not available with voluntary plans). Life/AD&D is not available in Florida.

**To learn more about Specialty Benefit Solutions and our simplified approach to specialty products and services for your customers, contact us at 866-877-7196, or visit our Web site at [www.uhcspecialtybenefits.com/SBS](http://www.uhcspecialtybenefits.com/SBS).**



# Contributory Plans

## Dental

	SO. CALIFORNIA CLASSIC		SO. CALIFORNIA PREFERRED		SO. CALIFORNIA ELITE	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Co-insurance</b>						
Preventive/Diagnostic	100%	100%	100%	80%	100%	100%
Minor Restorative	100%	100%	80%	60%	90%	80%
Endodontics, Periodontics, Oral Surgery	0%	0%	80%	60%	90%	80%
Major Care	0%	0%	50%	50%	60%	50%
<b>Annual Maximum<sup>1</sup></b>	\$500	\$500	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)
<b>Deductible</b> (Single/Family)	Not Applicable	Not Applicable	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
<b>Orthodontia</b>	Not Available	Not Available	50%/ \$1,000 (\$1,500 option) lifetime max	50%/ \$1,000 (\$1,500 option) lifetime max	50%/ \$1,000 (\$1,500 option) lifetime max	50%/ \$1,000 (\$1,500 option) lifetime max
<b>Waiting Period</b>	Not Applicable	Not Applicable	12 months (Option to waive)	12 months (Option to waive)	12 months (Option to waive)	12 months (Option to waive)
<b>Out-of-Network Reimbursement</b>	Not Applicable	85% Usual & Customary (UCR)	Not Applicable	85% Usual & Customary (UCR)	Not Applicable	85% Usual & Customary (UCR)

<sup>1</sup> Consumer MaxMultiplier rollover feature is available for some Preferred and Elite plans.

## Vision

	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Eye Exams</b> (every 12 months)	\$30 copay	Up to \$40	\$20 copay	Up to \$40	\$15 copay	Up to \$40
<b>Materials</b> (A materials copay covers either lenses and frames or contacts in lieu of eyeglasses)	\$50 materials copay	See below	\$40 materials copay	See below	\$30 materials copay	See below
<b>Lenses</b> (every 12 months)	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80
<b>Frames</b> (every 24 months)	Included in materials copay up to allowances (\$50 wholesale, \$130 retail)	Up to \$45	Included in materials copay up to allowances (\$50 wholesale, \$130 retail)	Up to \$45	Included in materials copay up to allowances (\$50 wholesale, \$130 retail)	Up to \$45
<b>Contacts</b> (every 12 months)	Most included in materials copay	Up to \$105	Most included in materials copay	Up to \$105	Most included in materials copay	Up to \$105

## Life/AD&D

<b>Basic Employee Life/AD&amp;D</b>	<b>\$15,000</b>
<b>Additional Services</b>	<p><b>Beneficiary Services</b> - Grief consultation and financial/legal assistance services for beneficiaries, including 24/7 phone line, referrals for face-to-face counseling and access to credentialed clinicians, financial consultants and attorneys.</p> <p><b>Travel Assistance Services</b> - Assists domestic and foreign travelers with a variety of emergency travel-related services, such as medical assistance, emergency transportation and pre-trip information.</p> <p><b>Will and Trust Preparation Services</b> - Access to information on will preparation, including articles, forms and calculators</p>

## WorkLife Services

WorkLife Services provide employees and their family members personalized support for all life stages. In addition to a wide array of online articles and resources, consultations and referrals are available for a wide variety of subjects, including Child/Parenting support, Adult/Elder care & support, chronic condition management and much more.

## Health Discount Program\*

UnitedHealth Allies is a health discount program that helps employees save 5-50% on many health-related services not typically covered by traditional medical coverage. Examples: LASIK eye surgery, cosmetic dentistry, complimentary medicine, weight management and prescription drugs.

**\*Disclosure:** The UnitedHealth Allies® health discount program is administered by HealthAllies® 1-800-860-8773. **The health discount program is not insurance.** The health discount program does not make payments directly to the providers of health products and services. The program is for employees and their family members who have contracted with the discount plan organization.

# Voluntary Plans

Dental	SO. CALIFORNIA CLASSIC		SO. CALIFORNIA PREFERRED		SO. CALIFORNIA ELITE	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Co-insurance</b>						
Preventive/Diagnostic	100%	100%	100%	80%	100%	100%
Minor Restorative	100%	100%	80%	60%	90%	80%
Endodontics, Periodontics, Oral Surgery <sup>1</sup>	0%	0%	50%	50%	60%	50%
Major Care	0%	0%	50%	50%	60%	50%
<b>Annual Maximum<sup>2</sup></b>	\$500	\$500	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)
<b>Deductible</b> (Single/Family)	Not Applicable	Not Applicable	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
<b>Orthodontia</b>	Not Available	Not Available	50%/ \$1,000 (\$1,500 option) lifetime max	50%/ \$1,000 (\$1,500 option) lifetime max	50%/ \$1,000 (\$1,500 option) lifetime max	50%/ \$1,000 (\$1,500 option) lifetime max
<b>Waiting Period</b>	Not Applicable	Not Applicable	12 months	12 months	12 months	12 months
<b>Out-of-Network Reimbursement</b>	Not Applicable	Maximum Allowable Charge (MAC)	Not Applicable	Maximum Allowable Charge (MAC)	Not Applicable	Maximum Allowable Charge (MAC)

<sup>1</sup> Endodontics, Periodontics and Oral Surgery are Class III (Major Services) in all voluntary plans.

<sup>2</sup> Consumer MaxMultiplier rollover feature is available for some Preferred and Elite plans.

Vision	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Eye Exams</b> (every 12 months)	\$30 copay	Up to \$40	\$20 copay	Up to \$40	\$15 copay	Up to \$40
<b>Materials</b> (A materials copay covers either lenses and frames or contacts in lieu of eyeglasses)	\$50 materials copay	See below	\$40 materials copay	See below	\$30 materials copay	See below
<b>Lenses</b> (every 12 months)	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80
<b>Frames</b> (every 24 months)	Included in materials copay up to allowances (\$50 wholesale, \$130 retail)	Up to \$45	Included in materials copay up to allowances (\$50 wholesale, \$130 retail)	Up to \$45	Included in materials copay up to allowances (\$50 wholesale, \$130 retail)	Up to \$45
<b>Contacts</b> (every 12 months)	Most included in materials copay	Up to \$105	Most included in materials copay	Up to \$105	Most included in materials copay	Up to \$105

## Life/AD&D

<b>Basic Employee Life/AD&amp;D</b>	<b>Not Available</b>
<b>Additional Services</b>	<b>Not Available</b>

## WorkLife Services

WorkLife Services provide employees and their family members personalized support for all life stages. In addition to a wide array of online articles and resources, consultations and referrals are available for a wide variety of subjects, including Child/Parenting support, Adult/Elder care & support, chronic condition management and much more.

## Health Discount Program\*

UnitedHealth Allies is a health discount program that helps employees save 5-50% on many health-related services not typically covered by traditional medical coverage. Examples: LASIK eye surgery, cosmetic dentistry, complimentary medicine, weight management and prescription drugs.

, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, provides discounts at certain providers for health products and services. The health discount program member is obligated to pay for all health product and services but will receive a discount from those providers

**For any questions or comments related to SBS plans, broker licensing, commission payments, rates or quotes, please contact us directly at 866.877.7196, or visit our Web site at [www.uhcspecialtybenefits.com/SBS](http://www.uhcspecialtybenefits.com/SBS).**



UnitedHealthcare Dental coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Dental DHMO plan in Florida is provided by Solstice Benefits, Inc.

UnitedHealthcare Vision<sup>SM</sup> coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability coverage provided by or through Unimerica Insurance Company, Unimerica Life Insurance Company of New York or United HealthCare Insurance Company .

The Packaged Savings<sup>®</sup> program is not available for this product.

Specialty Benefit Solutions packages are not available in all states and state-specific requirement may cause limitations or variations to the plans.



# Packaged Savings<sup>®</sup>

## Bundle your benefits for savings and simplicity

For **California** groups of 2-99

### Buy your medical plan and specialty benefits together and save.

UnitedHealthcare and our affiliated companies give you one-stop shopping for quality, comprehensive health care benefits. You can combine our innovative, affordable medical plans with comprehensive specialty benefits - dental, life, disability and vision.

When you bundle your benefits, you can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer your benefits. The savings you realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage you have with the UnitedHealthcare family. The more you bundle, the more you save.

When your group purchases medical and:	Receive the following potential savings:
Dental	\$3.00
Vision	\$2.00
Life <sup>1</sup>	\$1.00
Life <sup>1</sup> and long-term disability <sup>2</sup>	\$2.00
Dental and vision	\$5.00
Dental and life <sup>1</sup>	\$4.00
Vision and life <sup>1</sup>	\$3.00
Dental, vision and life <sup>1</sup>	\$6.00
Dental, vision, life <sup>1</sup> and long-term disability <sup>2</sup>	\$7.00

<sup>1</sup> Any combination of life products (i.e., basic life, dependent life and supplemental life) counts as one product for the purpose of the program.

<sup>2</sup> Long-term disability must be bundled in conjunction with Life coverage to qualify for the program and be eligible for credit.

Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

### Packaged Savings means:

- Bundled UnitedHealthcare medical and specialty benefits for administrative credit
- Savings based on medical enrollment and the number of eligible employer paid or contributory specialty coverages chosen
- One account team from UnitedHealthcare to serve all of your benefits needs
- Streamlined administration
- State-of-the-art online tools

**For new medical and eligible specialty groups, medical groups adding new eligible specialty coverage, or eligible stand-alone specialty groups adding medical coverage.**

Credits are available as long as eligible benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.



## Program terms and conditions

1. The Packaged Savings program is available to all new or existing medical and specialty business with 2-50 eligible employees with a case effective date of 5/1/08 or later, or to existing medical policies adding new specialty lines of coverage. The program is also available to all new medical customers who have 51-99 eligible employees with a case effective date of 1/1/08 or later.
2. The applied savings is available for as long as eligible medical and specialty benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.
3. Per-employee per-month (PEPM) savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.
4. Voluntary specialty benefit plans do not qualify for the Packaged Savings program.
5. Employer-paid plans require an employer contribution level of 50 percent or greater. Participation in qualifying vision plans must be 75 percent or greater of eligible medical employees for Packaged Savings to be activated. Participation in qualifying dental plans must be 75 percent or greater of eligible medical employees for Packaged Savings to be activated.
6. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings.
7. Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings.
8. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.
9. Customers with fully insured medical benefits must also purchase fully insured specialty benefits to qualify.
10. Customers who add UnitedHealthcare medical products to existing dental, vision, life and/or disability lines of coverage qualify for Packaged Savings (a.k.a. Reverse Packaged Savings).
11. Specialty benefits can be added off-cycle from the existing medical or specialty benefit effective date and will become eligible for Packaged Savings as long as medical coverage remains in force.
12. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
13. The policies referred to have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please contact your UnitedHealthcare representative.
14. The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans, Sierra Health Services, Inc. and LIVE! platform dental and life (unless sold with LIVE! platform medical coverage).
15. The Specialty Benefit Solutions (SBS) product is not an eligible coverage for the UnitedHealthcare Packaged Savings program.
16. Not all medical and specialty benefit platform combinations qualify for Packaged Savings. Contact your UnitedHealthcare sales representative for program availability.
17. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.
18. Packaged Savings may not be available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for program availability.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Vision<sup>SM</sup> coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, Unimerica Insurance Company or Unimerica Life Insurance Company of New York.

UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates.

Health plan coverage provided by or through PacificCare of California.

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



Printed on paper containing recycled material.

**Simpler processes,  
smarter solutions,  
better results for you.**

For more information on the Packaged Savings program from UnitedHealthcare, please contact your UnitedHealthcare representative.



# Provider network

UnitedHealthcare Vision

## There's always a provider in sight.

Neither sole private practice provider networks nor sole retail chain provider networks satisfy everyone. Some people prefer to use the services of a private practice provider, especially if they have a longstanding relationship with a family eye doctor. Others prefer to use the services of a retail chain provider. Retail chain providers allow access to evening and weekend appointments, eliminating lost hours at both work and school. In addition, many retail chain providers have the ability to provide eyewear within 24 hours.

UnitedHealthcare Vision's national network offers the greatest choice and convenience with a diverse network of over 30,000 providers, including both private practice and leading retail chain providers.

UnitedHealthcare Vision partners with more than 100 national retail chains throughout the country. In fact, UnitedHealthcare Vision's network includes more than half of the top 50 retail chains in the country.<sup>1</sup>

Simply log on to [www.uhcspecialtybenefits.com](http://www.uhcspecialtybenefits.com) or call UnitedHealthcare Vision's 24-hour toll-free provider locator at 1.800.839.3242 to locate a provider near you.

### Contracted Retail Chain Providers\*

\* Please visit our Web site at [www.uhcspecialtybenefits.com](http://www.uhcspecialtybenefits.com) or call UnitedHealthcare Vision's provider locator at 1.800.839.3242 for the most up-to-date list of participating providers. Although UnitedHealthcare Vision contracts with each of these retail chain providers, not all locations within each retail chain participate in UnitedHealthcare Vision's network.

<sup>1</sup> Vision Monday, May 2007

ABBA Eyecare	Eye Care in Salem	Kennedy & Perkins Opticians	Shopko
Advance Eyecare Center	Eye Care One	Kent Optical	Singer Optical
Allegany Optical	Eye Care Plus	Leitchfield Eye Care	Site for Sore Eyes
Alvernon Optical	Eye Doctors Optical Outlets	Longe Optical	Smeelink Optical
American Vision Center	Eye Drx	Louisville Optometric Centers	Standard Optical
America's Best Contacts & Eyeglasses	Eye Mart	Mid-West Eye Consultants	Stein Optical
Bard Optical	eyecarecenter, ODP	Midwest Vision Centers	Sterling & Cohen's
Binyon's	Eyeconn	Monfried Optical	SVS Vision
Bizer's	Eyeglass Acquisitions	My Eye Dr.	Texas State Optical
Brown's Optical	Eyeglass World	National Optometry	The Eye Center Group
C & B Optical One	Eyemart Express	Nationwide	The Optical Center
Cambridge Eye Doctors	EyeMart Optical	O.H. Gerry Optical	The Optical Shoppe
Co/op Optical	Eyemasters	One Hour Optical	Thoma Sutton Optical
Colony Opticians	Eyes First	Optical Fashions	Uhlemann Optical
Columbia Presbyterian Opticians	FirstSight Vision Service	Optitech	United Optical
Connersville Eye Center	For Eyes	Optiview	Vision Care Plus
Crown Optical	Fritz & Hawley Vision Ctr, Inc.	Optivision	Vision Center II
Cunningham Optical One	General Vision Services	Ossip Optometry	Vision City
Doctors On Sight	H. Rubin	Page Optical	Vision First
Doctor's Value Vision	Halpern Eye Associates	Park Lane Eye Care	Vision Mart
Doctor's Vision Works	Harley Henion Optician, Inc.	Portland Eye Center	Vision Point
Dr. Tavel Optical	Harvey & Lewis	Professional Opticians	Vision Works
Duling Optical	Heartland Vision	Real Optics	Vision World
ECCA	Henry Ford	Riverfront Optical	Vogue Vision Center
Empire Vision Center	Herslof Optical	Rose Optical One	Walsh & Massari of Meriden
Enfield Opticians	Horizon Eyecare	Rosin Eyecare	Whylie Eye Care
Exact Eye Care	Horner-Rausch Optical	Rx Optical	Winchester Eye Center
Eye Boutique	Hour Eyes	Schaff Vision Care	Wisconsin Vision
Eye Care Associates	Inno Vision	See, Inc.	Wise Eyes Optical
	Jack Kahn's Westgate Vision Center	Sharon Optical	Youngers Vision Center
		Shawnee Optical	

UnitedHealthcare Specialty Benefits<sup>SM</sup> unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies. UnitedHealthcare Specialty Benefits offers a broad array of specialty insurance products, UnitedHealthcare Vision is underwritten by United HealthCare Insurance Company or United HealthCare Insurance Company of New York. UnitedHealthcare Specialty Benefits is a brand of UnitedHealth Group, a Fortune 21 company.

For information, contact a sales representative or visit [www.uhcspecialtybenefits.com](http://www.uhcspecialtybenefits.com).

# UnitedHealthcare Dental Prenatal Dental Care Program

## Prenatal Dental Care Program

Keep this information with you so you know how to take advantage of your prenatal benefit.

- 1** Visit any dentist: Inform the dentist that you're pregnant and provide your stage of pregnancy
- 2** Make sure the dentist waives the eligible fees
- 3** Most Important: Remind the dentist to include the following on the claim form:

**Your due date**

**Your attending physician's or obstetrician's name**

Taking care of your teeth and gums during your pregnancy is an important part of your and your unborn child's overall good health and well-being. Experts say that disease related to the gums and tooth-support structures (periodontal disease) during pregnancy could lead to an increased risk of pre-term and very pre-term delivery.

If you don't get treatment for tooth-related disease while you are pregnant, you could place your unborn child at higher risk for neonatal problems and even life-long disabilities related to pre-term deliveries.\*

That's why we've created a UnitedHealthcare Dental program, which provides additional network preventive dental care coverage for expectant mothers. If you are in your second or third trimester of pregnancy, you are eligible for this program's benefits as part of your benefit plan.

On your next visit, tell your dentist that you are pregnant. Provide the stage of your pregnancy and due date, and also make sure the dentist notes your attending physician's or obstetrician's name (this must be included on the claim form). All fees and expenses for cleanings, deep scaling (cleaning the teeth deeper down the tooth), debridement (removing dead or infected tissue) and periodontal maintenance will be waived, if your dentist requires these services.

\* *Baby Steps to a Healthy Pregnancy and On-time Delivery*, American Academy of Periodontology, 2005. While periodontal disease may be a contributing factor to pre-term, low-weight babies, there are a number of other associated risk factors, such as: infection (especially genitor-urinary), diabetes mellitus, hypertension, late or no prenatal care, smoking, alcohol and illicit drug use. Visit [www.marchofdimes.com](http://www.marchofdimes.com) for more information about pre-term risk factors.

## Key cost-savings and benefits:

**No out-of-pocket costs** for network services, as described†

**Fees are not applied** to the benefit period maximum

**Fees are not applied** to deductibles

**Waiting Periods do not apply** if services are required by a network dentist

**No referral needed**

### Use this important benefit if:

**Your obstetrician** recommends that you visit a dentist for a check-up and cleaning

**You're experiencing** any symptoms of gum disease

**Your dentist recommends** additional cleanings throughout your pregnancy

### Tips for maintaining good oral health during your pregnancy:

**Make an appointment** with your dentist within your first trimester for a checkup and cleaning

**Schedule a follow-up** appointment within your second trimester

**Set a time** twice each day to brush, and make sure to floss daily

**See your dentist** if your gums are becoming sensitive, or if you are experiencing any of the symptoms of gum disease††

**If extensive dental work** that includes medication or anesthesia is needed, you should have it done prior to the fourth month of your pregnancy to avoid any complications

**Inform your dentist** of any prescribed medications

**Each time you visit your dentist, it's important you let them know how many weeks you are into your pregnancy.**

† For indemnity plans or PPO plans with out-of-network options, fees are set to maximum allowable charges; the member may incur balance billing.

UnitedHealthcare Dental® plans are either underwritten or administered by: United HealthCare Insurance Company, Hartford, Connecticut (except NY) and United HealthCare Insurance Company of New York, Hauppauge, New York (NY only).



Printed on paper containing recycled material.

### Customer Care:

If you have questions about coverage, claims, locating a dentist in your area, or replacing a lost ID card, please visit **myuhcdental.com**. You also may contact UnitedHealthcare Dental Customer Care at the toll-free phone number listed on your dental ID card, Monday through Friday, 8 a.m. to 11 p.m., Eastern Time. Using the same toll-free telephone number, you can access our automated voice system 24 hours a day, seven days a week.

### Symptoms of Gum Disease

Pregnancy periodontal disease is an inflammation of the gums and surrounding tissues. If you're experiencing any of the following symptoms, contact your dentist immediately.

**Red, tender or swollen** gums

**Gums that bleed** when you brush

**Dark red or receding** gums

**Bad breath or a bad taste** in your mouth

### Preventing Gum Disease

**Brush your teeth** twice daily with a soft-bristle brush

**Floss daily**

**Choose** a healthy diet

**See your dentist** regularly



**UnitedHealthcare®**  
Healing health care. Together.™

# Screening for Oral Cancer

An important step in overall health

*Michael D. Weitzner DMD, MS*

*Vice President, Clinical Product Development*

## **A deadly disease previously difficult to diagnose**

Oral cancer is the sixth most commonly diagnosed form of cancer in the United States. Presently 30,000 patients are diagnosed annually with oral cancer. The 5-year survival rate is only 50%, accounting for 8,000 deaths each year. Oral cancer is one of the few cancers whose survival rate had not improved significantly in the past 50 years, primarily due to the fact that during this time we had not changed the way we screen for this disease (typically a visual and manual examination of the oral cavity, head, and neck). This has recently begun to change. In any case, oral cancers can be dangerous and aggressive:

- ▶ Each year, oral cancer claims as many lives as skin cancer (melanoma) and more than cervical cancer.
- ▶ Risk factors for oral cancer include smoking, tobacco chewing and drinking alcohol. However, a full 25 percent of cases have no risk factors at all.
- ▶ Oral cancer is rising in women, those under age 40 and nonsmokers.
- ▶ Recently, Human Papilloma virus has been implicated as an additional risk factor in oral cancer, leading to an increase in cases in younger patients and women. HPV has also been implicated in cervical cancer.

## **How to detect and treat oral cancer**

Given the importance of early detection and treatment, diagnosis and prevention play at least as important a role as they do in the detection and treatment caries and periodontal disease. In addition to limiting risk factors, patients should have an oral cancer screening as part of their regular dental exams.

In approximately 10% of patients, dentists may notice a white or red spot or sore. Examples include:

- ▶ Red, white or mixed lesion
- ▶ Chronic ulceration
- ▶ Unusual surface changes (e.g., Granular appearance)
- ▶ Follow up on a lesion unresponsive to treatment
- ▶ Follow up on a persistent lesion that had previously tested negative to biopsy
- ▶ Patients who have a previous history of oral or head & neck cancer, who are exhibiting mucosal (the tissue lining the inside of the mouth) changes

## **Biopsies and other techniques paved the way for better screenings**

In the past, if additional examination was warranted, the dentist or surgeon was limited to a scalpel biopsy. Two recent technology improvements allow for earlier and less invasive screening. The first of these that was available is the brush biopsy. The technique encourages dentists to test lesions that did not warrant a full-scalpel biopsy, but that may have been put on watch in the past. Using a handheld brush, the dentist will take a small tissue sample from the suspicious area, place it on a slide and send it to the laboratory for examination.

Data from the maker of the brush biopsy indicate that approximately 85% of lesions examined will prove to be negative, the rest will show atypical or positive results. These should be followed up with a full scalpel biopsy. By performing the screen rather than simply monitoring lesions, there will be more of a chance that a lesion will be caught earlier.

**UnitedHealthcare Dental®**

Brush biopsy has been available for several years now and is covered by UnitedHealthcare Dental. In fact, UnitedHealthcare Dental has covered the procedure since it was first introduced, one of the first dental insurers to do so, as part of its commitment to prevention, wellness and the benefits of oral health on overall health.

### **Recent developments make oral cancer screening even easier**

A newer technology has made oral cancer screening even easier and more accessible. These take advantage of fluorescence visualization, which assists healthcare professionals in identifying oral abnormalities at the earliest stages. They are non-invasive (do not involve cutting or manipulating tissue), instead using light contrast to differentiate healthy tissue from those displaying early signs of oral cancer.

One of the products works by passing a light source over oral tissue that has been treated with the rinse solution; normal healthy tissue will absorb the light and appear dark, abnormal tissues will appear white. Another emits a safe blue light into the oral cavity, causing tissue fluorescence from the surface of the tissue through to the deeper layers – where

pre-malignant changes typically start. Both technologies help the clinician evaluate oral mucosa for abnormal areas of concern, such as potentially cancerous lesions, which are often undetectable under a normal light source.

Both approaches are adjunctive (done in addition) to traditional manual screening. Detection of tissue abnormalities should result in a follow up referral for a brush or full biopsy.

### **New oral screening procedures are covered**

UnitedHealthcare Dental has agreed to cover these procedures and will begin doing so April 1, 2008. Like brush biopsy, UnitedHealthcare Dental's coverage of newer oral cancer screening technologies demonstrates its commitment to wellness, prevention and good overall health in addition to oral health.

**UnitedHealthcare Dental urges its members to discuss oral cancer screening with their dentists and to have regular examinations in order to catch or even prevent this very dangerous disease.**

# UnitedHealthcare Dental®

Statistics compiled from various federal government web sites.

Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates.

160-0063 10/08 © 2008 United HealthCare Services, Inc.



# Laser vision correction

UnitedHealthcare Vision

## A life-changing event

According to the Vision Council of America, about 45% of Americans who use corrective eyewear are considering having elective laser vision correction in the future.<sup>1</sup> And a Jobson VisionWatch survey of people who have chosen the procedure show why:<sup>2</sup>

- 83% say laser vision correction eliminates the hassle, and 62% say it eliminates the discomfort, of wearing glasses or contacts
- 50% say laser vision correction can give better vision than that achieved with glasses or contacts
- 27% say it will cost them less in the long run, rather than purchasing eyewear year after year
- 24% know they'll never get caught without their glasses after they've had laser vision correction

## Access to laser vision correction is an important aspect of any vision plan.

UnitedHealthcare Vision is proud to add value to your vision care program by offering access to discounted laser vision correction procedures through the Laser Vision Network of America (LVNA).

Participants may receive:

- A discount of 15% off the usual and customary price or 5% off a promotional price offered by LVNA.
- A nationwide network of more than 400 laser vision correction locations credentialed according to NCOA-recommended standards.

To find a participating laser vision correction surgeon in your area, or to learn more about laser vision correction procedures, visit our Web site at [www.uhclasik.com](http://www.uhclasik.com) or call 1.877.28.SIGHT.

<sup>1</sup> 2006 Jobson Consumer Barometer Study  
<sup>2</sup> Jobson Vision Watch, February 2006

UnitedHealthcare Specialty Benefits<sup>SM</sup> unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies. UnitedHealthcare Specialty Benefits offers a broad array of specialty insurance products. UnitedHealthcare Vision is underwritten by United HealthCare Insurance Company or United HealthCare Insurance Company of New York. UnitedHealthcare Specialty Benefits is a brand of UnitedHealth Group, a Fortune 21 company.

For information, contact a sales representative or visit [www.uhcspecialtybenefits.com](http://www.uhcspecialtybenefits.com).



# Save Your Double Latte!

You don't have to give up the latte to afford quality eye care. Regular eye exams are the best way to monitor changes in your eyes and preserve the quality of your vision, as well as allow insights to your overall health.

Your employer would like to gauge your interest in the UnitedHealthcare Vision insurance program. Review the benefits of the vision plan below and if this is something you would be interested in, sign up on the sheet provided.

## UnitedHealthcare Vision Plan Overview

### How Does the Plan Work?

- Comprehensive eye care exams are covered every 12 months with a \$10 copay
- You can choose to use your benefits on either eyeglasses or contact lenses
  - Frames are covered every 24 months
  - Lenses (spectacle lenses or contact lenses) are covered every 12 months with a \$25 copay

**Discounts** available on lens upgrades like anti-reflective coatings and progressive lenses, mail order contacts, and Lasik procedures.

### Our Network of Doctors

- Over 31,000 locations nationwide
- 60% private practice; 40% retail chain providers, including many national retail chains for convenient access to care
- Includes optometrists and ophthalmologists
- Many locations offer evening and weekend hours
- Find an eye care professional any time of day via our Website or toll-free automated phone system

### The Cost to You

- Employee Only
- Employee & Spouse
- Employee & Child(ren)
- Employee & Family

UnitedHealthcare Vision<sup>SM</sup>

## How Much Could I Save?

Vision Expense by Item	Retail Value	Member's Annual Contribution Plus Copays with UHC Vision
Annual Premium for employee only coverage	N/A	\$98.28*
Vision Exam	\$65	\$10 Copay
Single Vision Lenses for eyeglasses	\$70	\$25 Copay
Frame	\$130	\$0**
Progressive Lenses, basic	\$219	\$70
<b>Member's Out of Pocket Cost</b>	<b>\$484</b>	<b>\$203.28</b>

**Save over 50% off retail prices!**

This information is a generalized savings illustration and is not reflective of any specific plan or provider costs. Your plan's premiums and copays may vary from the above example. The retail charges for services and materials vary by provider. In the illustration above, retail charges for services were derived from internal data provided by our company-owned retail stores and contract retail chains.

\*Annual Premium based on the national average.

\*\*Members responsible for one \$10 copay for exam, and one \$25 copay for materials (frames and lenses or contact lenses).

### Sign-Up Here:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_



## UnitedHealthcare Vision<sup>SM</sup>

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



**UnitedHealthcare Standalone Ancillary  
New Business Case Submission Checklist**

To enroll a new case into a UnitedHealthcare Dental, Vision, Life or Disability plan, the following must be included in the case submission:

- Signed group application
- Signed member enrollment form for all eligible employees (**including those waiving coverage; Waiver forms are not required for voluntary plans**)
- OR**
- Enrollment spreadsheet (**waivers are not required**)
- One of the following:
  - Prior carrier bill (showing the client has had recent medical or ancillary coverage with any carrier) **OR**
  - Current Payroll **OR**
  - Quarterly Wage and Tax Statement
- A binder check equal to the first month's premium made payable to UnitedHealthcare
  - A binder check is not required for voluntary case submissions
- A copy of the proposal or rate sheet
- Dental cases:** If the group requests to waive the dental waiting period for initial enrollees on a 12 month wait plan, the group submission should also include:
  - A Certificate of Coverage (COC) or Summary Plan Description (SPD)
- AND**
- A current and previous renewal from the prior carrier validating coverage for the previous 12 months **OR** a prior carrier bill with a date showing coverage approx 12 months prior and a current bill for the Group.
- Supplemental Life & Disability cases:** A supplemental employer and employee form is required.
- Life cases:** An Evidence of Insurability (EOI) Form is required if the life benefit is above the Guarantee Issue (GI) amount:

Eligible Employees	Guarantee Issue Amount
2 to 5 eligible employees	\$25,000
6 to 19 eligible employees	\$50,000
20 to 50 eligible employees	\$100,000
51 to 99 eligible employees	\$175,000

**New group submissions should be sent directly to:**

**Mail/Overnight**  
UnitedHealthcare  
Attn: Yvonne Ruiz  
5701 Katella Ave.  
Cypress, CA 90630

**Email Submission**  
[CASubmit@uhc.com](mailto:CASubmit@uhc.com)

**Facsimile Submission**  
877-224-1689

**Please be sure to submit new case submissions by the date requested below:**

Requested Effective Date	Submission Receipt Cutoff Date
1 <sup>st</sup> of the month	5 <sup>th</sup> business day of the effective month
15 <sup>th</sup> of the month	20 <sup>th</sup> business day of the effective month

**It is important to note that failure to submit a clean case with all components included will delay the case installation process.**

**Final rates will be based upon actual enrollment, effective date, and Underwriting Review. Do not cancel existing coverage until you receive written notification of underwriting approval.**

# UnitedHealthcare Specialty Benefits Vision

**Region 1 – California, Illinois, Indiana,  
Kentucky, Massachusetts, Missouri,  
New York, North Carolina, Ohio,  
Oklahoma, Rhode Island**

Small Business Vision Rates (2-99 Lives)

Rates effective through December 31, 2010

- Our network includes both private practice and retail chain providers.
- We have been providing vision care benefits for over 40 years.
- We insure more than 18 million members and contract with over 31,000 vision providers.

## Vision plan benefits

Benefits	Network*	Out-of-Network
<b>Eye Examination</b>	100%	Up to \$40
<b>Spectacle lenses</b>		
Single vision	100%	Up to \$40
Bifocal	100%	Up to \$60
Trifocal	100%	Up to \$80
Lenticular	100%	Up to \$80
<b>Frames</b>		
Covered-in-full frames	100%	Up to \$45
Wholesale Allowance**	Up to \$50	
Retail Allowance**	Up to \$130	
<b>Elective contact lenses***</b>		
Covered-in-full contacts	100%	Up to \$105
All other elective contacts	Up to \$105	Up to \$105
<b>Necessary contact lenses</b>	100%	Up to \$210

\* After applicable copay

\*\* Wholesale allowance is applicable on non-selection frames at in-network private practice providers (approximate retail value \$120-\$150.) Retail allowance is applicable on non-selection frames at in-network retail providers. Copay does not apply.

\*\*\* Covered-in-full contact lenses in lieu of eyeglasses. The covered-in-full contact lens benefit at network providers includes fittings/evaluation, contacts, and two follow-up visits after copay. For those who choose disposable lenses, up to 4 boxes are included when obtained from a network provider.

## Facts you should know about vision

Studies confirm the universal need for a comprehensive vision care program:

- 75% of adults use some form of vision correction.<sup>1</sup>
- Nearly 90 percent of those who use a computer as little as three hours a day suffer vision problems associated with computer eye strain.<sup>2</sup>
- Consumer interest in their eye health is strong. Consider that while only six out of 10 people need vision correction, more than eight out of 10 say a vision plan is important to them.<sup>3</sup>
- An estimated \$35 billion is lost each year due to vision disorders in people over age 40, including \$8 billion from productivity losses.<sup>4</sup>

1 2008 US Optical Retailer Report and Directory

2 Vision in Business, 2007

3 2008 Consumer Perceptions of Managed Vision Care. Jobson Research

4 Forbes.com, HealthDay News, December 11, 2006

## UnitedHealthcare Specialty Benefits: delivering more – for less

### Our vision plans provide customers:

- Extensive national network of private practice and retail providers
- Benefits covered-in-full, for eye exams, eyeglasses, and contact lenses
- Contact lenses available from many leading manufacturers
- Spectacle lenses include standard scratch-resistant coating at no extra charge
- Discounts on mail order contacts, via convenient online shopping or toll free calls
- Access to discounted laser eye surgery procedures
- Reduced out-of-pocket expenses for non-covered options

### We are committed to administrative ease providing:

- Simplified administrative platform
- Comprehensive online services
- Convenient member services

### Our Packaged Savings® program allows you to buy more:

- You can receive employee savings each month if you purchase employer paid Vision, or other specialty products, along side our UnitedHealthcare medical benefit plan
- The more products purchased, the more savings received!

Packaged Savings® not available in all states.



# UnitedHealthcare Specialty Benefits Vision

Region 1 – California, Illinois, Indiana,  
Kentucky, Massachusetts, Missouri,  
New York, North Carolina, Ohio,  
Oklahoma, Rhode Island

Small Business Vision Rates (2-99 Lives)

Rates effective through December 31, 2010

## Vision Rates – Region 1: California, Illinois, Indiana, Kentucky, Massachusetts, Missouri, New York, North Carolina, Ohio, Oklahoma, Rhode Island

Plan number	Plan Information			Vision Rates			
	Contribution	Exam/Lenses*/ Frames (months)	Copay	Employee	Employee+ Spouse	Employee+ Child(ren)	Employee+ Family
V0001	Employer paid	12/12/12	\$10/\$10	\$10.03	\$17.04	\$17.55	\$25.07
V0005	Voluntary	12/12/12	\$10/\$10	\$13.11	\$25.57	\$26.88	\$37.37
V0009	Buy Up	12/12/12	\$10/\$10	\$10.03	\$20.55	\$21.56	\$31.08
V0017	50% Employer-paid	12/12/12	\$10/\$10	\$10.75	\$22.05	\$23.12	\$33.34
V0002	Employer paid	12/12/12	\$10/\$25	\$8.57	\$14.56	\$14.99	\$21.41
V0006	Voluntary	12/12/12	\$10/\$25	\$11.11	\$21.65	\$22.77	\$31.65
V0010	Buy Up	12/12/12	\$10/\$25	\$8.57	\$17.56	\$18.42	\$26.55
V0018	50% Employer-paid	12/12/12	\$10/\$25	\$9.17	\$18.80	\$19.72	\$28.43
V0025	Employer paid	12/12/12	\$15/\$30	\$7.61	\$12.94	\$13.32	\$19.03
V0031	Voluntary	12/12/12	\$15/\$30	\$9.87	\$19.25	\$20.24	\$28.14
V0036	Buy Up	12/12/12	\$15/\$30	\$7.61	\$15.61	\$16.37	\$23.60
V0048	50% Employer-paid	12/12/12	\$15/\$30	\$8.16	\$16.73	\$17.55	\$25.30
V0003	Employer paid	12/12/24	\$10/\$10	\$8.93	\$15.18	\$15.63	\$22.33
V0007	Voluntary	12/12/24	\$10/\$10	\$10.09	\$19.68	\$20.69	\$28.76
V0011	Buy Up	12/12/24	\$10/\$10	\$8.93	\$18.31	\$19.20	\$27.69
V0019	50% Employer-paid	12/12/24	\$10/\$10	\$9.39	\$19.25	\$20.19	\$29.11
V0004	Employer paid	12/12/24	\$10/\$25	\$7.60	\$12.92	\$13.30	\$19.00
V0008	Voluntary	12/12/24	\$10/\$25	\$8.66	\$16.89	\$17.76	\$24.69
V0012	Buy Up	12/12/24	\$10/\$25	\$7.60	\$15.58	\$16.34	\$23.56
V0020	50% Employer-paid	12/12/24	\$10/\$25	\$8.02	\$16.45	\$17.25	\$24.87
V0026	Employer paid	12/12/24	\$15/\$30	\$6.72	\$11.43	\$11.76	\$16.80
V0043	Voluntary	12/12/24	\$15/\$30	\$7.85	\$15.30	\$16.09	\$22.36
V0037	Buy Up	12/12/24	\$15/\$30	\$6.72	\$13.78	\$14.45	\$20.84
V0049	50% Employer-paid	12/12/24	\$15/\$30	\$7.12	\$14.59	\$15.30	\$22.06

\* Lenses or contacts may be received every 12 months, but not both.

### Participation and Contribution Requirements:

<p><b>Employer Paid: 75 – 100% employer contribution for both employees &amp; dependents</b></p> <p>At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.</p>	<p><b>Buy-up: 75 – 100% employer contribution for employees. No employer contribution requirements for dependents</b></p> <p>At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.</p>
<p><b>Voluntary: 0 – 49% employer contribution for employees. No employer contribution requirements for dependents</b></p> <p>Two eligible, only 1 to enroll</p>	<p><b>50/50: 50 – 74% employer contribution for employees. No employer contribution requirements for dependents</b></p> <p>At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.</p>

• 24 month rate guarantee • Monthly premiums • 10% level broker commission is included

For group quote with additional tier structures, situs states or plan designs, please contact your UnitedHealthcare Specialty Benefits Account Executive.

The rates and benefits provided are for general information and discussion purposes only and are not valid unless approved by UnitedHealthcare Specialty Benefits. This rate quote is not an offer or guarantee of coverage. The group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by UnitedHealthcare Specialty Benefits and final rates have been accepted by and initial premium paid by the groups. Final rates are determined by UnitedHealthcare Specialty Benefit's underwriting guidelines and final enrollment. The insurance Policy, not general rates and descriptions on this rate sheet, will form the contract between the insured and the insurance company, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

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

Insurance underwritten by United HealthCare Insurance Company or its affiliates. UnitedHealthcare Vision<sup>SM</sup> benefits and administrative services provided by or through Spectera, Inc., United HealthCare Insurance Company or their affiliates. Benefits options may vary by state or group size.



# FlexAppeal Dental Options

Offered by UnitedHealthcare Dental®

## Are your employees looking for that perfect smile?

### Introducing the dental plans that your tooth fairy doesn't want you to know about.

Choose from our FlexAppeal Enhanced or FlexAppeal Preventive MaxMultiplier options. After all, it's our job to keep your employees smiling.

#### FlexAppeal Enhanced plans

The FlexAppeal Enhanced option includes plan coverage for white composite fillings, dental implants and an expanded wellness feature.

- ▶ **Four cleanings per year:** This expanded wellness feature allows you to use any combination of four adult cleanings or periodontal maintenance treatments in a 12-month period.
- ▶ **Posterior composites:** Individuals are becoming more conscious of the appearance of their teeth. Although silver amalgam fillings have been effective and used for many years, it's not the most attractive option. Members can now choose white composite fillings as a more natural-looking solution to silver fillings.
- ▶ **Dental implants:** A more stable fit to traditional bridgework and dentures may be found through a dental implant. Dental implants look natural, don't rely on the support of neighboring teeth and are so secure they feel like the real thing. Most people forget they ever lost the tooth. With proper care and maintenance, a dental implant can last a lifetime.



Combining your medical plan with an eligible dental plan may qualify you for monthly administrative credits through the Packaged Savings® program. Look at our vision, life and disability plans as well, because the more you bundle, the more you can save.

UnitedHealthcare Dental®

## FlexAppeal Preventive MaxMultiplier plans

FlexAppeal Preventive MaxMultiplier plans cover preventive and diagnostic services that are not applied to the plan's deductible or annual maximum. This means, potentially, you will have hundreds of additional available benefit dollars that can be used to cover restorative services, should you require them.\*

Our FlexAppeal plans provide the option of adding a suite of enhanced services to our Dental Options PPO (Preferred Provider Organization), Indemnity and In-Network Only (INO) plans for groups of 10 or more eligible employees.

**Contact your broker or your UnitedHealthcare Specialty Benefits representative for additional information about FlexAppeal dental options.**



## UnitedHealthcare Dental®

\*With FlexAppeal Preventive MaxMultiplier, covered diagnostic and preventive services, such as exams, cleanings, X-rays, fluoride treatments and sealants for children, do not count toward the annual plan maximum (e.g., two routine checkups include exams, X-rays and cleanings). The national average for these preventive and diagnostic services is \$302. Applying these services to a \$1,000 annual maximum would leave the member with \$698 for other covered services. With FlexAppeal Preventive MaxMultiplier, covered diagnostic and preventive services do not count toward the annual plan maximum, and members would have a full \$1,000 annual maximum to utilize for other covered services. Savings will vary by dentist, service and geographic region.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates.

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