



Dental plans that give everyone a reason to smile

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

**United
Healthcare®**
Dental

Strong benefits for strong businesses

At UnitedHealthcare Dental, we help your business thrive by providing your employees with easy access to quality dental care that fits their unique needs. And with prices designed to fit your budget, everyone gets something to smile about – both now and in the future.



We strive to keep it simple

Dental plans optimized for ease, flexibility and personalized service



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



- **Broad network** – Choose from a network of more than 124,000 providers offering negotiated rates
- **Proactive outreach** – Actionable analytics that aim to help identify and manage high-risk conditions, and close gaps in care*
- **Simplicity** – Broad coverage that helps lower employee costs and provides an easier experience with access to quality, affordable care



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

30+

years of dental benefits experience

124k+

unique PPO providers¹

Serving

25M

dental members¹

97k

Exclusive Network access points¹

* Only applies when groups have medical or 100+ groups sizes. Talk to representative for details.

Dental plans overview

● Preferred provider organization (PPO)/open access

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

● In-network only (INO)

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

● Exclusive Network

- A plan for employers who want to simplify the dental care experience with the benefits of a DHMO plan but without the typical pain points
- Features no deductibles, no annual maximums and no waiting periods
- Available in most states
- In-network-only coverage

● Value

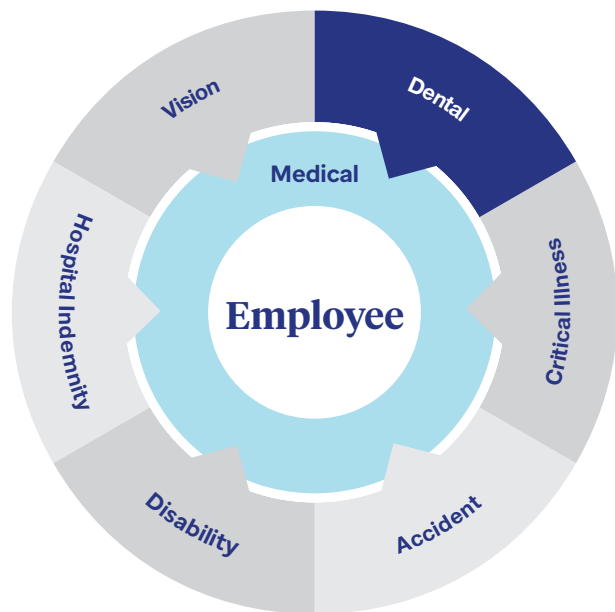
- A plan for employers who want to help control costs and save money and may not have been able to offer a dental plan in the past
- Designed to be a lower-cost plan that combines dental insurance with a discount program
- Available in select states
- In-network and out-of-network coverage

For more plan details, see page 6.

Bundle and save

Designed to deliver healthier outcomes and lower health care costs

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



Helping you save time and money

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

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

Benefits designed to help boost coverage and health

Additional wellness benefits

PPO and INO plans automatically include the following wellness benefits, which can also be added to other dental plans:

- **White fillings** – All standard plans include full coverage for white fillings on back teeth (posterior composites)
- **Oral cancer benefit** – Routine screenings for adults for early detection, which may include a brush biopsy
- **Prenatal dental care benefit** – Additional visits for dental cleanings and gum treatments during pregnancy and 3 months after delivery
- You can also choose to add additional preventive visits and periodontal screenings

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

Rewards for healthy habits

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

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

A wider range of dental coverage for small businesses

While small business health plans may cover pediatric dental benefits,² a separate dental plan can provide broader dental coverage for adults and eligible children in need of services not covered under their health plan.

Connect employees to quality care

- ✓ UnitedHealthcare Dental Days brings dentists to your worksite³
- ✓ Preventive MaxMultiplier ensures preventive care is available
- ✓ Consumer MaxMultiplier® rewards members for regular checkups
- ✓ FlexAppeal Enhanced provides greater flexibility, covering up to 4 cleanings or gum treatments per year, and implants⁴

Prioritize prevention



of at-risk dental members with gaps in preventive care returned to their dental provider and completed their preventive and periodontal care⁵

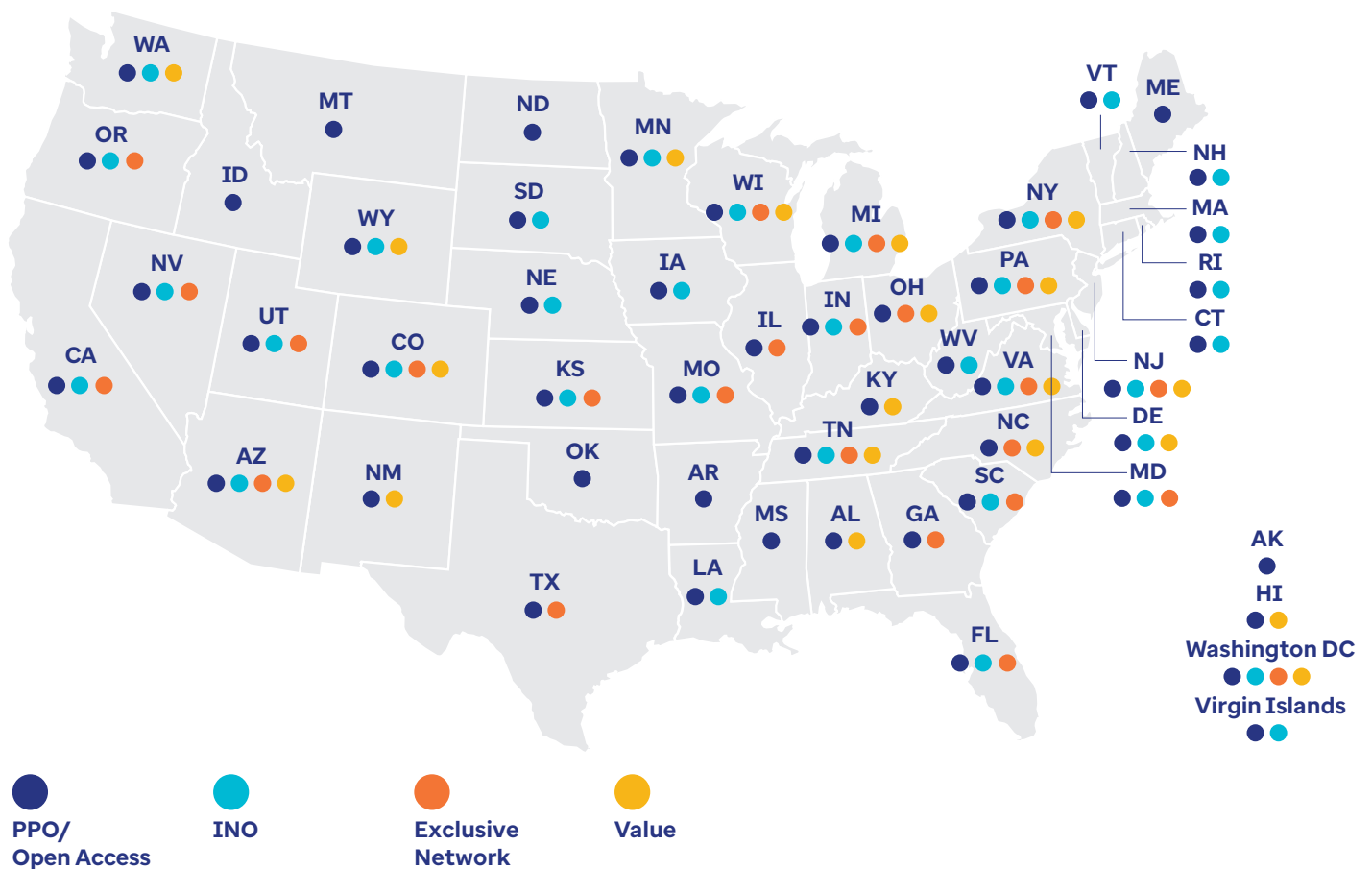
Flexible dental plans for every business

Learn more about different plan types so you can choose the one that's best for your business.

	PPO/Open Access	INO	Exclusive Network	Value
Plan design				
Cost	\$\$\$	\$\$	\$	\$
Plan highlights	- Preventive care covered at little to no cost in the network - Flexible plan designs available - Traditional or gateway plans available	- Preventive care covered at little to no cost in the network - Flexible plan designs available	- Preventive care covered at little to no cost in the network - No deductible, no annual maximum, no waiting periods	- Preventive and diagnostics services covered at little to no cost in the network⁸ - Discounts of 20%-50% for services such as fillings, crowns, whitenings and orthodontia⁹
Available states	All	35	25	20
Network	National Options PPO 30	National Options PPO 20	Exclusive Network Dental Plan - National	Options PPO 15
Plan features				
Requires primary care dentist	No	No	No	No
Requires specialist referral	No	No	Yes	No
Coverage	In-network and out-of-network	In-network only	In-network only	In-network only
Enhanced benefits				
Oral cancer screening	✓	✓	✓	
Prenatal benefits	✓	✓	✓	
Orthodontia benefits ⁶	✓	✓	✓	✓
Dental reward programs	✓	✓		
Eligibility and funding				
Fully insured groups of 2+	✓	✓	✓	✓
Self-funded groups of 3,000+	✓	✓	✓	✓
Available on a voluntary or noncontributory basis	✓	✓	✓	✓
Available as a dual option ⁷	✓	✓	✓	✓
Seamless experience				
Aligner treatments	✓	✓	✓	
Teledentistry	✓	✓	✓	✓
Dental Care mobile app	✓	✓	✓	✓

Dental networks from coast to coast

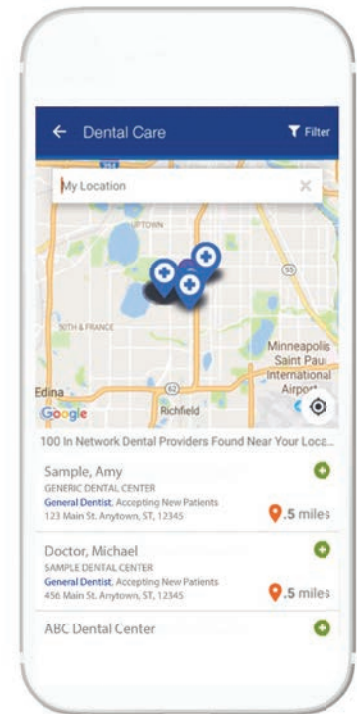
UnitedHealthcare dental plans are available in every state.



Stay connected to dental care from anywhere

With the UnitedHealthcare Dental Care app, employees can:

- ✓ Find a neighborhood dentist
- ✓ Access our Dental Cost Calculator tool to calculate and review procedure estimates
- ✓ Manage dental claims
- ✓ Access their digital ID card



Learn more

Contact your UnitedHealthcare representative to get a quote or confirm eligibility – visit [uhc.com](https://www.uhc.com) for more about the UnitedHealthcare plan portfolio

United
Healthcare®
Dental

¹ As of April 2025.

² This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a standalone plan, or as a covered benefit in another health plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified standalone dental plan that includes pediatric dental coverage.

³ Available in large employer sites; coordinated through your benefit representative.

⁴ Available to small groups only.

⁵ Based on 2024 integrated program results; compliance is equal to preventive/periodic gaps in care closed.

⁶ Orthodontia coverage is available for companies who have 10 or more employees with a minimum of 8 enrolled members.

⁷ Dual option is available to groups with at least 10 or more enrolled members; plan differential should have at least 20% variance; each plan should target a minimum participation level of 20% or more subscribers.

⁸ With PPO design, coverage for preventive care can be received out of network.

⁹ Discounts for non-preventive services is not insurance. Services are paid directly by member.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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

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

Aligner treatment coverage is available to customers offering a UnitedHealthcare Dental Preferred Provider Organization (PPO) and/or In-Network Only (INO) plan that includes orthodontic coverage. **Not all individuals are suitable candidates for invisible aligners. These services are intended for certain individuals who have mild or moderate orthodontic needs.**

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., a UnitedHealth Group company. Plans sold in Texas use contract form number DHMO.CNT.11TX or DCNT.DHMO.19TX and associated EOC form number DPOL.06TX, DPOL.12TX, DPOL.12TX (Rev. 9/16) and DPOL.18TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12TX, DCERT.IND.12TX and DCOC.18TX. Plans sold in Virginia use policy form number DPOL.06VA with associated COC form number DCOC.CER.06VA, policy form number DPOL.12VA with associated COC form number DCOC.CER.12VA or policy form number DPOL.18VA with associated COC form number DCOC.18VA.

The Exclusive Network Dental Plan in Georgia is underwritten by UnitedHealthcare of Georgia, Inc. Administrative services provided by Dental Benefit Provider, Inc., United HealthCare Services, Inc. or their affiliates.

The Exclusive Network Dental Plan in Ohio is underwritten by UnitedHealthcare of Ohio, Inc. Administrative services provided by Dental Benefit Provider, Inc., United HealthCare Services, Inc. or their affiliates.

The New York Exclusive Network Dental Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services.

The Texas Exclusive Network Dental Plan from UnitedHealthcare is offered by National Pacific Dental, Inc. Benefits for the UnitedHealthcare dental DHMO plans are offered by National Pacific Dental, Inc. National Pacific Dental, Inc. is wholly owned by Dental Benefit Providers, Inc., a UnitedHealth Group company. Plans sold in Texas use contract form number DHMO.CNT.11TX or DCNT.DHMO.19TX and associated EOC form number DHMO.EOC.11TX, DHMO.EOC.16TX or DEO.DHMO.19TX.

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

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