



A dental plan worth smiling about

The UnitedHealthcare® Dental Preferred Provider Organization (PPO) plan gives you access to a large network of dentists, making it easier to locate a provider who's nearby. Plus, choosing a network dentist may help you save money.

Dental benefits include:

- **100% coverage for exams**, x-rays, cleanings and periodontal maintenance, when you see a network provider
- **80% coverage for minor services**, including fillings, pulp protection and nitrous oxide*
- **50% coverage for major services**, including crowns, root canals, dentures and more*
- **Option of seeing out-of-network providers, if desired.** You may pay more when going out-of-network
- **Dental contact information can be found on your member ID card**

*Please refer to your Evidence of Coverage for details on your benefit coverage.

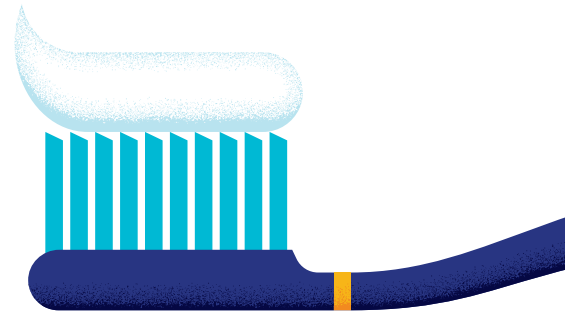
United
Healthcare



Make the most of your dental plan

There are 3 ways to find a network dentist:

- 1 Visit uhcmedicaredentistsearch.com to search by name, facility or location
- 2 Sign in to retiree.uhc.com/ibm and use the Dental Provider Directory tool
- 3 Call the toll-free dental number **1-800-445-9090**, TTY **711**, on the back of your UnitedHealthcare member ID card



How your plan works

Individual annual deductible

For services other than preventive care, you will pay a \$50 individual annual deductible before your coverage kicks in.

Coinsurance

Once you reach your deductible, your plan starts to share a percentage of the costs with you.

Plan year limit

Your plan pays for services up to \$1,000 annual maximum, this is called a plan year limit. Preventive services, including routine dental checkups, may count toward it. If you reach the limit, you'll need to pay the entire cost of any additional dental care you receive that year.

Out-of-network services

If you use a dentist out-of-network, you may need to pay the difference between what the plan covers and what your dentist charges for the services.

Estimate your costs

If you're planning to have a procedure that costs more than \$500, ask your dentist to send UnitedHealthcare the X-rays and notes about your condition. The treatment will be reviewed to make sure it's clinically appropriate. After review, you and your dentist will get an estimate of what the plan will pay and what your out-of-pocket costs will be.

Submit claims

Requests for claim reimbursement with itemized receipt and member information, including member ID, can be submitted to:

UnitedHealthcare
P.O. Box 30567
Salt Lake City, UT 84130-0567

See plan documents or call the dental number on the back of your member ID card for a detailed list of required information for submission.



Once you're a member, sign in to retiree.uhc.com/ibm or call **1-800-445-9090**, TTY **711**, 7 a.m.–10 p.m. CT, Monday–Friday

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