



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.

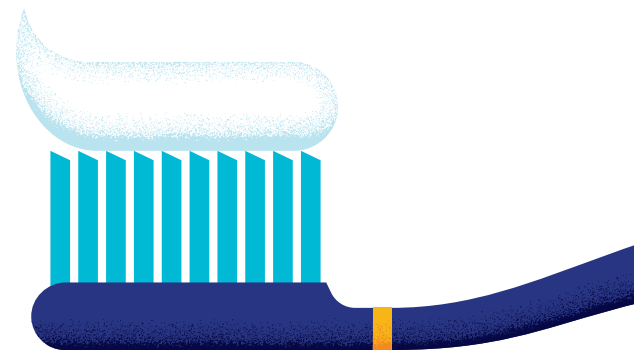
Dental benefits include:

- **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**

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



United
Healthcare

IBM®

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

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.

Answers to your dental plan questions

Will I get a UnitedHealthcare dental ID card?

Your dental plan includes the convenience of a digital ID card, available whenever you need it on retiree.uhc.com/ibm or your mobile app. Sign in to retiree.uhc.com/ibm > **View & Print Member ID Cards**. Your card lists the subscriber, but everyone enrolled in the plan can use it.

If you prefer a printed copy of your card, simply sign in to retiree.uhc.com/ibm, or call **1-800-445-9090**, TTY **711**.

How do I make an appointment?

Call your dentist to make an appointment. Let them know you have a UnitedHealthcare dental plan.

How do I check on a claim?

Simply sign in to retiree.uhc.com/ibm, or call **1-800-445-9090**, TTY **711**.



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

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates.

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