

### **INO / PPO Plans**

1-844-368-5837 welcometouhc.com/csac Southwest Carpenters







# Welcome to what care can do

With UnitedHealthcare, you've got a helping hand. We offer plans that are designed to help you keep costs in check and enjoy a healthier life. Choose a plan that, at the heart of it, works every day to take good care of you.



Access your plan costs and coverage 24/7, to help avoid cost surprises



Use personalized tools to help you understand and stay on top of your plan details



Enjoy member resources and dedicated support to help you reach your goals



**Round out your coverage** with a dental plan that's designed to help keep your teeth and gums healthier

### Choose a dental plan that makes you smile

With a UnitedHealthcare dental plan, preventive dental care is covered at 100% when you see a network dentist.

#### Other benefits include:

- · Routine exams and cleanings
- Fillings, crowns and more
- Annual oral cancer screenings for covered adults
- Extra cleanings and gum treatments for expectant mothers, as recommended by your dentist

# Finding a network provider may help lower your costs:

- Go to myuhc.com > Find a Dentist
- · Follow the prompts





### Get a copy of your dental ID card, anytime

Once you're enrolled, you can print a copy of your member ID card by signing in to **myuhc.com** or the UnitedHealthcare app.





# Get started on a new grin

Available as a UnitedHealthcare dental benefit, SmileDirectClub straightens teeth with invisible aligners that are sent directly to you. If you're a candidate, your dental plan may pay half the cost of your aligner treatment.

Find out more at smiledirectclub.com/uhc

## Dental checkups tell a lot about your overall health

Getting regular screenings can help your dentist detect early signs of gum disease, which may help reduce the risk of:



#### **Diabetes**

Gum disease may cause blood sugar levels to rise, making it harder to control diabetes<sup>1</sup>



#### **Heart disease**

Gum disease may put a person at risk for heart attack and stroke<sup>2</sup>



#### **Respiratory conditions**

Gum disease bacteria may increase risk of pneumonia and infections<sup>3</sup>



#### Rheumatoid arthritis

Gum disease may increase the severity of arthritis<sup>2</sup>

<sup>&</sup>lt;sup>1</sup> Xiaofeng Wang, Huiyu Wang, Tianfu Zhang, Lu Cai, Chenfei Kong, Jinting He. Front Endocrinol (Lausanne): "Current Knowledge Regarding the Interaction Between Oral Bone Metabolic Disorders and Diabetes Mellitus." Published online August 7, 2020. www.ncbi.nlm.nih.gov/pmc/articles/PMC7438828/

<sup>&</sup>lt;sup>2</sup> N. Fine, J.W. Chadwick, C. Sun, K.K. Parbhakar, N. Khoury, A. Barbour, M. Goldberg, H.C. Tenenbaum, M. Glogauer. Journal of Dental Research: "Periodontal Inflammation Primes the Systemic Innate Immune Response." First published October 20, 2020. journals.sagepub.com/doi/10.1177/0022034520963710

<sup>&</sup>lt;sup>3</sup> Vittorio Moraschini, José de Albuquerque Calasans-Maia, Monica Diuana Calasans-Maia. Journal of Periodontology: "Association between asthma and periodontal disease: A systematic review and meta-analysis." First published February 23, 2018. aap.onlinelibrary.wiley.com/doi/abs/10.1902/jop.2017.170363

# Review your dental plan option(s)

Dental plan details	INO	PPO
Access a national network of dental providers	<b>✓</b>	✓
You can see any dentist, but staying in network can help lower your costs		<b>~</b>
Waiting periods do not apply with this plan	<b>~</b>	✓
Preventive care is covered at 100% in the network	<b>~</b>	✓
Extra dental visits for expectant mothers <sup>1</sup>	<b>~</b>	✓
Access a dental cost calculator for out-of-pocket costs		<b>~</b>
Copays are fixed and predictable	<b>✓</b>	
	Access a national network of dental providers  You can see any dentist, but staying in network can help lower your costs  Waiting periods do not apply with this plan  Preventive care is covered at 100% in the network  Extra dental visits for expectant mothers¹  Access a dental cost calculator for out-of-pocket costs	Access a national network of dental providers  You can see any dentist, but staying in network can help lower your costs  Waiting periods do not apply with this plan  Preventive care is covered at 100% in the network  Extra dental visits for expectant mothers¹  Access a dental cost calculator for out-of-pocket costs

<sup>&</sup>lt;sup>1</sup>Not available in the state of Washington.

# Compare your dental plan coverage details

Dental plan coverage	INO		PPO	
	Network	Out-of-network	Network	Out-of-network
Annual deductible*	\$0	NA	\$50**	\$50**
Annual maximum*	\$5,000	NA	\$3,000*	\$2,000*
Preventive and basic services	Two cleanings covered each year	NA	Two cleanings covered each year	Two cleanings covered each year
Routine exams and adult cleanings	100% Covered	NA	100% Covered	50%
Fillings	\$5	NA	50%	50%
Crowns (porcelain) [D2752]	\$100	NA	50%	50%
Orthodontic services				
Waiting Period	No Waiting		No Waiting	
Adults and children	50%	NA	50%	50%
Orthodontic lifetime maximum	\$2,000	NA	\$2,000*	\$2,000*



<sup>\*</sup>Per person.

\*\*Does not apply to preventive, diagnostic and orthodontics; max family deductible is \$150

### Here's the fine print

#### We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance

P.O. Box 30608

Salt Lake City, UT 84130

Online: UHC\_Civil\_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and **Human Services:** 

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at

http://www.hhs.gov/ocr/office/file/index.html.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services 200 Independence Avenue SW, Room 509F

**HHH Building** 

Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助 服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vi nói tiếng Việt (Vietnamese), quý vi sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

ة يو غلل ا قدعاسمل ا تامدخ ن إف ،(Arabic) قيبر على الشدحت تنك اذا :هيبنت ىلع جردملا ين اجملا فت الهامقرب لاصتال عجري كل قحاتم قين اجملا كب قصاخلا فيرعتلا ققاطب

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION: Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما مي باشد. لطفا با شماره تلفن رايگاني كه روى كارت شناسايي شما قيد شده تماس

ध्यान दें: यदि आप हिंदी (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुलुक उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबदुध टोल-फरी फीन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Compa of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under you plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



United Healthcare