



Dental Consumer MaxMultiplier

Earn rewards* for getting your regular dental check-ups.

How the program works

1 Use your dental benefit at least once during the covered benefit year. Each family member you include on your plan is eligible to earn his or her own awards.

2 If the total of a member's claims we pay falls below the set threshold amount, we set up an award balance* for you. (See table on reverse side.)

3 You can get another award** with a \$100 value if we pay all claims during the benefit period to network providers.

4 If your plan has different network versus non-network maximums, we base the awards on the non-network maximum.

As a dental plan member, you will be enrolled in the Consumer MaxMultiplier Program. When you have regular dental check-ups, like getting your teeth cleaned, we will reward you by setting aside money that can be used to help pay for follow years' dental expenses. And the awards can be carried over each year so you have them when you need them.

We'll even give you awards for claims you file up to 180 days after the benefit period ends. And if you don't submit any claims during the benefit period, although you are not awarded any funds, you don't lose any of your previously accumulated award balance.

You can use your awards for both network or non-network claims. However, you cannot use your awards for orthodontic services. Claims are submitted as any claim would be for dental services. Your awards will automatically fund any claims for dental services up to the amount you have in your balance – when you go over your original benefit period maximum. Once the next benefit period begins, any leftover awards balance carries over into the next benefit period.

* Members will not actually earn cash that they can access or withdraw. UnitedHealthcare distributes the awards and applies them to qualifying claims.

You can view your award balance at myuhcdental.com or you can call the number listed on the back of your dental ID card.

See table on
reverse side

Some things to remember

UnitedHealthcare Dental plan exclusions and limitations apply.

If you become a member of a UnitedHealthcare Dental plan in the last three months of a benefit period, you will have to wait until the end of the first full month of the next benefit period to participate in the program.

If you end your benefit coverage, but return within six months with the same employer, you can rejoin the program without any loss of a previously unused award balance (if your employer still offers a dental plan with a Consumer MaxMultiplier feature). But if six months or more passes, or your employer is different, your award balance is no longer available.

If your employer decides to change your dental plan, your award balance will move with you as long as the new plan includes a Consumer MaxMultiplier feature. If the new plan does not, you will lose your award balance.

Consumer MaxMultiplier design specific plan options*

Please see your official plan information for your plan's original annual maximum.

Original Annual Maximum	Annual Claim Threshold	Annual Account Award	Annual Network Bonus	Annual Award + Bonus Maximum	Consumer MaxMultiplier Account Limit	Total Annual Maximum + 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
\$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
\$1,500	\$750	\$400	\$100	\$500	\$1,500	\$3,000
\$1,750	\$750	\$400	\$100	\$500	\$1,750	\$3,500
\$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

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

What does that mean?

Original annual maximum:

Dental plan annual, or plan-year maximum, without regard to the Consumer MaxMultiplier benefit.

Annual claim threshold:

Annual Claim Threshold equals claims benefits paid. To earn awards, 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.

Annual network bonus:

This is the bonus amount earned only when network claims occur during the plan year.

Annual award + bonus max:

This is the maximum you may earn for your Consumer MaxMultiplier account during the plan year.

Consumer MaxMultiplier account limit:

This is the maximum limit for your Consumer MaxMultiplier account. After reaching this limit, no additional funds are placed in an award account, regardless of plan year claims.

Total annual maximum plus consumer MaxMultiplier account limit:

This is the potential available dollar amount for you to use in any one benefit year if you reach the Consumer MaxMultiplier account limit. It is the combination of the original annual benefit maximum plus the Consumer MaxMultiplier account.

For more information, visit myuhcdental.com.

UnitedHealthcare
Insurance Company



** Network bonus does not apply to Indemnity plans as there is no differentiation between network and non-network service.

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. Plans sold in Texas use policy form number DPOL.06. TX (11/15/2006) and associated COC form number DCOC.CER.06.

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