

# UnitedHealthcare Dental Consumer MaxMultiplier<sup>SM</sup>

## How the program works

### 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.

### 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.)

### You can get another

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

### If your plan has different

**network** versus out-of-network maximums, we base the awards on the out-of-network maximum.

With Consumer MaxMultiplier, UnitedHealthcare Dental awards you for getting preventive and diagnostic dental care. Your awards are funds for your dental care that accumulate, can be carried over each year, and are there 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 out-of-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.

\* An award balance is the amount accumulated throughout the benefit period, tracked electronically and correlated with the member record.

† Funds are not physical. They cannot be accessed or withdrawn by the member. Funds are automatically distributed by UnitedHealthcare Dental when the member utilizes the plan and exceeds the benefit period plan maximum.

## Some things to remember

UnitedHealthcare Dental plan Exclusions and Limitations apply

### Enrolling in and ending your dental plan coverage:

**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 Consumer MaxMultiplier 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 doesn't have a Consumer MaxMultiplier feature, you will lose your award balance.

### Consumer MaxMultiplier Design Specific Plan Options\*

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.

UnitedHealthcare Dental® plans are either underwritten or administered by: UnitedHealthcare Insurance Company, Hartford, Connecticut (except NY) and UnitedHealthcare Insurance Company of New York, Hauppauge, New York (NY only) and their affiliates.



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## Definitions

### Original Annual Maximum:

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

### Annual Claim Threshold:

To earn a Consumer MaxMultiplier benefit, 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, contact your UnitedHealthcare Dental Representative.



# UnitedHealthcare Dental Prenatal Dental Care Program

## Prenatal Dental Care Program

Keep this information with you so you know how to take advantage of your prenatal benefit.

- 1** Visit any dentist: Inform the dentist that you're pregnant and provide your stage of pregnancy
- 2** Make sure the dentist waives the eligible fees
- 3** Most Important: Remind the dentist to include the following on the claim form:

**Your due date**

**Your attending  
physician's or  
obstetrician's name**

Taking care of your teeth and gums during your pregnancy is an important part of your and your unborn child's overall good health and well-being. Experts say that disease related to the gums and tooth-support structures (periodontal disease) during pregnancy could lead to an increased risk of pre-term and very pre-term delivery.

If you don't get treatment for tooth-related disease while you are pregnant, you could place your unborn child at higher risk for neonatal problems and even life-long disabilities related to pre-term deliveries.\*

That's why we've created a UnitedHealthcare Dental program, which provides additional network preventive dental care coverage for expectant mothers. If you are in your second or third trimester of pregnancy, you are eligible for this program's benefits as part of your benefit plan.

On your next visit, tell your dentist that you are pregnant. Provide the stage of your pregnancy and due date, and also make sure the dentist notes your attending physician's or obstetrician's name (this must be included on the claim form). All fees and expenses for cleanings, deep scaling (cleaning the teeth deeper down the tooth), debridement (removing dead or infected tissue) and periodontal maintenance will be waived, if your dentist requires these services.

\* *Baby Steps to a Healthy Pregnancy and On-time Delivery*, American Academy of Periodontology, 2005. While periodontal disease may be a contributing factor to pre-term, low-weight babies, there are a number of other associated risk factors, such as: infection (especially genitor-urinary), diabetes mellitus, hypertension, late or no prenatal care, smoking, alcohol and illicit drug use. Visit [www.marchofdimes.com](http://www.marchofdimes.com) for more information about pre-term risk factors.

## Key cost-savings and benefits:

**No out-of-pocket costs** for network services, as described<sup>†</sup>

**Fees are not applied** to the benefit period maximum

**Fees are not applied** to deductibles

**Waiting Periods do not apply** if services are required by a network dentist

**No referral needed**

### Use this important benefit if:

**Your obstetrician** recommends that you visit a dentist for a check-up and cleaning

**You're experiencing** any symptoms of gum disease

**Your dentist recommends** additional cleanings throughout your pregnancy

### Tips for maintaining good oral health during your pregnancy:

**Make an appointment** with your dentist within your first trimester for a checkup and cleaning

**Schedule a follow-up** appointment within your second trimester

**Set a time** twice each day to brush, and make sure to floss daily

**See your dentist** if your gums are becoming sensitive, or if you are experiencing any of the symptoms of gum disease<sup>††</sup>

**If extensive dental work** that includes medication or anesthesia is needed, you should have it done prior to the fourth month of your pregnancy to avoid any complications

**Inform your dentist** of any prescribed medications

**Each time you visit your dentist, it's important you let them know how many weeks you are into your pregnancy.**

<sup>†</sup> For indemnity plans or PPO plans with out-of-network options, fees are set to maximum allowable charges; the member may incur balance billing.

UnitedHealthcare Dental<sup>®</sup> plans are either underwritten or administered by: United HealthCare Insurance Company, Hartford, Connecticut (except NY) and United HealthCare Insurance Company of New York, Hauppauge, New York (NY only).



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### Customer Care:

If you have questions about coverage, claims, locating a dentist in your area, or replacing a lost ID card, please visit **myuhcdental.com**. You also may contact UnitedHealthcare Dental Customer Care at the toll-free phone number listed on your dental ID card, Monday through Friday, 8 a.m. to 11 p.m., Eastern Time. Using the same toll-free telephone number, you can access our automated voice system 24 hours a day, seven days a week.

### Symptoms of Gum Disease

Pregnancy periodontal disease is an inflammation of the gums and surrounding tissues. If you're experiencing any of the following symptoms, contact your dentist immediately.

**Red, tender or swollen** gums

**Gums that bleed** when you brush

**Dark red or receding** gums

**Bad breath or a bad taste** in your mouth

### Preventing Gum Disease

**Brush your teeth** twice daily with a soft-bristle brush

**Floss daily**

**Choose** a healthy diet

**See your dentist** regularly



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Healing health care. Together.<sup>SM</sup>

# Screening for Oral Cancer

An Important Step in Overall Health

*Michael D. Weitzner DMD, MS*

*Vice President, Clinical Product Development*

## **A Deadly Disease Previously Difficult to Diagnose**

Oral Cancer is the sixth most commonly diagnosed form of cancer in the United States. Presently 30,000 patients are diagnosed annually with oral cancer. The 5-year survival rate is only 50%, accounting for 8,000 deaths each year. Oral Cancer is one of the few cancers whose survival rate had not improved significantly in the past 50 years, primarily due to the fact that during this time we had not changed the way we screen for this disease (typically a visual and manual examination of the oral cavity, head, and neck). This has recently begun to change. In any case, oral cancers can be dangerous and aggressive:

- ▶ Each year, oral cancer claims as many lives as skin cancer (melanoma) and more than cervical cancer.
- ▶ Risk factors for oral cancer include smoking, tobacco chewing and drinking alcohol. However, a full 25 percent of cases have no risk factors at all.
- ▶ Oral cancer is rising in women, those under age 40 and nonsmokers.
- ▶ Recently, Human Papillomavirus has been implicated as an additional risk factor in Oral Cancer, leading to an increase in cases in younger patients and women. HPV has also been implicated in Cervical Cancer

## **How to Detect and Treat Oral Cancer**

Given the importance of early detection and treatment, diagnosis and prevention play at least as important a role as they do in the detection and treatment caries and periodontal disease. In addition to limiting risk factors, patients should have an oral cancer screening as part of their regular dental exams.

In approximately 10% of patients, dentists may notice a white or red spot or sore. Examples include:

- ▶ Red, white or mixed lesion
- ▶ Chronic ulceration
- ▶ Unusual surface changes (e.g., Granular appearance)
- ▶ Follow up on a lesion unresponsive to treatment
- ▶ Follow up on a persistent lesion that had previously tested negative to biopsy
- ▶ Patients who have a previous history of oral or head & neck cancer, who are exhibiting mucosal (the tissue lining the inside of the mouth) changes

## **Biopsies and Other Techniques Paved the Way for Better Screenings**

In the past, if additional examination was warranted, the dentist or surgeon was limited to a scalpel biopsy. Two recent technology improvements allow for earlier and less invasive screening. The first of these that was available was the Brush Biopsy. The technique encourages dentists to test lesions that did not warrant a full-scalpel biopsy, but that may have been put on watch in the past. Using a handheld brush, the dentist will take a small tissue sample from the suspicious area, place it on a slide and send it to the laboratory for examination.

Data from the maker of the brush biopsy, indicate that approximately 85% of lesions examined will prove to be negative, the rest will show atypical or positive results. These should be followed up with a full scalpel biopsy. By performing the screen rather than simply monitoring lesions, there would be more of a chance that a lesion will be caught earlier.

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Brush Biopsy has been available for several years now and is covered by UnitedHealthcare Dental. In fact, UnitedHealthcare Dental has covered the procedure since it was first introduced, one of the first dental insurers to do so, as part of its commitment to prevention, wellness and the benefits of oral health on overall health.

### **Recent Developments Make Oral Cancer Screening Even Easier**

A newer technology has made Oral Cancer screening even easier and more accessible. These take advantage of fluorescence visualization, which assist healthcare professionals in identifying oral abnormalities at the earliest stages. They are non-invasive (do not involve cutting or manipulating tissue), instead using light contrast to differentiate healthy tissue from those displaying early signs of oral cancer.

One of the products, works by passing a light source over oral tissue that has been treated with the rinse solution; normal healthy tissue will absorb the light and appear dark, abnormal tissues will appear white. Another, emits a safe blue light into the oral cavity, causing tissue fluorescence from the surface of the tissue through to the deeper layers – where

pre-malignant changes typically start. Both technologies help the clinician evaluate oral mucosa for abnormal areas of concern, such as potentially cancerous lesions, which are often undetectable under a normal light source.

Both approaches are adjunctive (done in addition), to traditional manual screening. Detection of tissue abnormalities should result in a follow up referral for a brush or full biopsy.

### **New Oral Screening Procedures Are Covered**

UnitedHealthcare Dental has agreed to cover these procedures and will begin doing so April 1, 2008. Like brush biopsy, UnitedHealthcare Dental's coverage of newer oral cancer screening technologies demonstrates its commitment to wellness, prevention and good overall health in addition to oral health.

**UnitedHealthcare Dental urges its members to discuss Oral Cancer screening with their dentist and to have regular examinations in order to catch or even prevent this very dangerous disease.**

# UnitedHealthcare Dental®

Statistics compiled from various federal government websites.

Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates.