



Revised: September 2023

UHC Overview:

UnitedHealth Group Incorporated is an American multinational managed healthcare and insurance company based in Minnetonka, Minnesota. It offers health care products and insurance services. UnitedHealth Group is the world's seventh largest company by revenue and the largest healthcare company by revenue, and the largest insurance company by net premiums. UnitedHealthcare revenues comprise 80% of the Group's overall revenue.[4]

The company is ranked 11th on the 2022 Fortune Global 500.[5] UnitedHealth Group has a market capitalization of \$400.7 billion as of March 31, 2021

UnitedHealthcare includes four divisions:

- UnitedHealthcare Employer and Individual - provides health benefit plans and services for large national employers
- UnitedHealthcare Medicare and Retirement - provides health and well-being services to individuals age 65 and older.[1]
- UnitedHealthcare Community and State - serves state programs that care for the economically disadvantaged, the medically underserved, and people without the benefit of employer-funded health care coverage, in exchange for a monthly premium per member from the state program.[1]
- UnitedHealthcare Global - serves 6.2 million people with medical benefits, residing principally in Brazil, Chile, Colombia and Peru but also in more than 130 other countries.^[1]

UnitedHealthcare Strengths

- Medical/Dental bundling
- Medical/Dental integration story
- Dental INO available in some states
- Dental Engagement Programs - Consumer MaxMultiplier, FlexAppeal Preventive MaxMultiplier and Step-up Preventive Rider
- Vision bundling/Spectera

UnitedHealthcare Weaknesses

- Lack of historic focus on dental
- Smaller dental market share
- Major share of their business is bundled with medical
- Strength of the contract
- No Fortune 100 dental customers
- Network360 results
- Non-medical product portfolio
- Lack of Utilization Management capabilities

Most of UHC's dental business is tied to their medical business. Remember – Dental is our Medical!

UnitedHealthcare Dental Plans and Programs

UnitedHealthcare offers a variety of plan designs, bundled with their UnitedHealthcare medical plan or standalone, including PPO, Select Managed Care and Value plans.

Also offers:

Prenatal Dental Care – provides additional preventive and periodontal services with no out-of-pocket costs to women in their second and third trimester who show evidence of gingivitis or periodontal disease.

Oral Cancer Screening – light contrast technology testing is available.

Enhanced wellness benefits

A little extra coverage goes a long way. PPO and INO plans automatically include the following wellness benefits, which can also be added to other dental plans: Oral cancer benefit – Routine screenings for adults for early detection, which may include a brush biopsy. Prenatal dental care benefit – Additional visits for dental cleanings and gum treatments during pregnancy and 3 months after delivery. You can also choose to add additional preventive visits and periodontal screenings. Benefits can be extended for large groups to include additional health conditions such as diabetes, heart conditions and more.

Rewards for healthy habits

With PPO and INO plans, you can choose plan features and benefit designs to help increase employee engagement in their dental health while helping keep your costs down. These include: Rewarding routine dental care with award dollars that roll over from year to year and may be used for future dental services. Covering preventive and diagnostic services that don't affect annual maximums. Rewarding regular preventive dental care with higher benefits (e.g., coinsurance) the following year

Dental Enhancements

Consumer MaxMultiplier – rewards members for seeking care and allows them to carry forward a portion of their unused annual dental maximum for future use.

FlexAppeal Preventive MaxMultiplier – when members receive Preventive care, the Deductible is waived, and the Annual Maximum remains untouched.

FlexAppeal Enhanced – includes coverage for composite (white) fillings on all teeth, dental implants and an expanded preventive flexibility, up to four adult or periodontal cleanings.

UnitedHealthcare Dental's Medical Dental Integration program is available to all clients who have 100 or more eligible members, purchase a PPO, indemnity or in-network-only plan and choose to participate in the program. Should medical coverage be supplied by a different carrier, if the employer is able to provide medical data, they can integrate that information with dental data and also offer this plan feature.

Bridge2Health Dental

Add our dental plan alongside a UnitedHealthcare health plan and get Bridge2Health at no additional cost.

We're able to integrate data for a better picture of employee health.

Step 1: We look across your employees' dental and medical claims to identify those with chronic conditions that can be impacted by improved oral health.

Step 2: We then identify those who are not taking the right steps to care for their mouth and reach out to them, reminding them to see a dentist for important services.

Step 3: We assign an activation score to each plan member, which we share with you so you can see the health of your total population.

How we know it works.

42% of members with chronic conditions re-engaged with their dentist.

\$1,500 reduction in medical claims per member per year.

Bundling Program

Fully insured employers with group sizes between 2 and 100 may see additional savings when they offer UnitedHealthcare Dental alongside their UnitedHealthcare Medical and/or other Specialty plans. Ask your broker, consultant or UnitedHealthcare representative for details.

Mobile dentistry

We're bringing the dentist to employees with a mobile or in-office clinic. Jet Dental offers onsite cleanings and exams conveniently at your company worksite.

Alternative orthodontics

SmileDirectClub gives employees a convenient way to order clear, at-home aligners for straighter teeth.

Teledentistry

DialCare Teledentistry provides 24/7 advice, follow-up care, second-opinion and prescription services.²

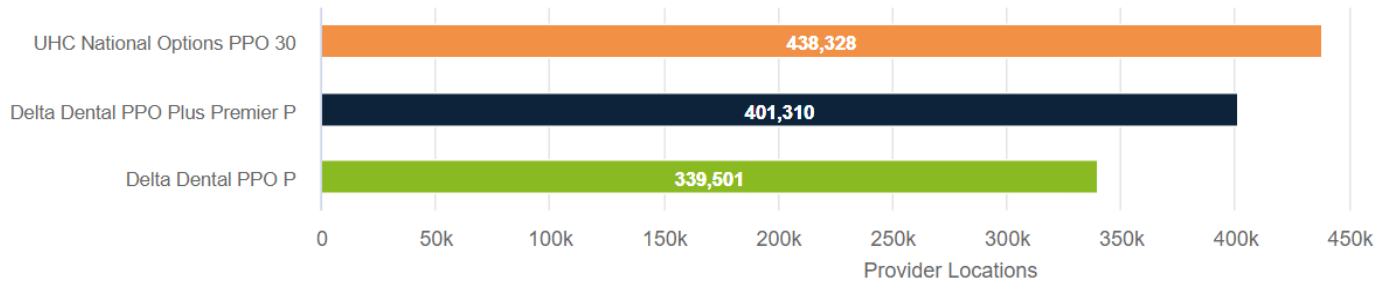
Healthy Habits

Make dental hygiene more enjoyable for your employees by taking advantage of a 30% discount on quip Smart Electric Toothbrushes and accessories.³

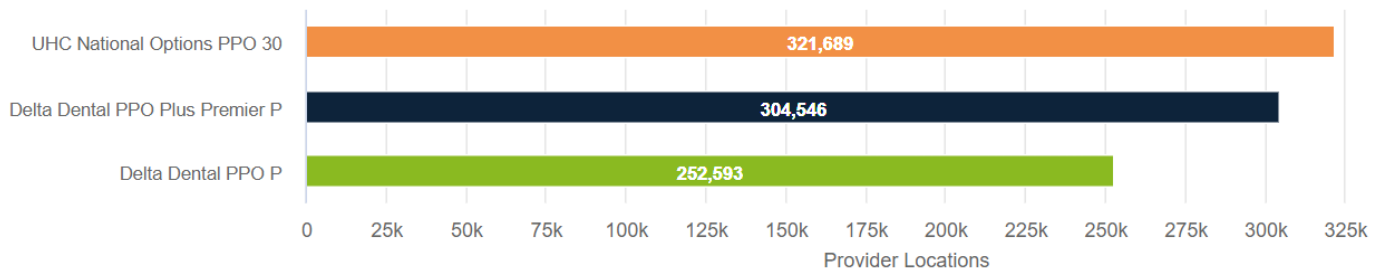
Nationwide Network Summaries

Network360 Data as of 9/23

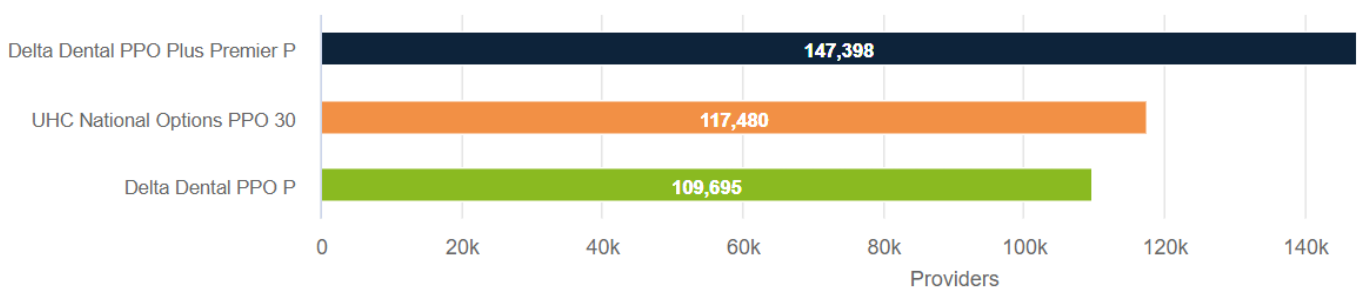
Access Points – Network360 September 2023



Access Points Confirmed - Network360 September 2023



Unique Providers – Network360 September 2023



Network Access Arrangements:

The network has a higher percentage of leased dentists. Utilize Network360 data because UHC will not compete on discounts and in-network utilization levels. Also, specialist counts are lower and historic turnover levels are higher.

UnitedHealthcare Contract:

Non listed implant services not covered.

Services started prior to coverage ineligible.

Replacement of missing teeth ineligible for 12 months.

Foreign services not covered unless emergency.

Periodontal maintenance should not be limited to 2/yr. Guidelines from the American Academy of Periodontology clearly indicate that Periodontal Maintenance should be pursued every 3 months. Dental plans should cover up to 4/yr to ensure participants are not faced with financial barriers to necessary care.

Definition of bicuspid. Bicuspid to be in the front of the mouth (anterior) for purposes of reimbursement for both composite fillings and porcelain fused to high noble / noble metal crowns.

Retreatment limitation. Most root canal retreatments occur within 12 months of the root canal, yet the UHC plan denies coverage if the retreatment occurs within 12 months of the root canal.

Other relevant UnitedHealthcare Positioning from their website

MINNETONKA, Minn.: February 09, 2022 UnitedHealthcare Dental has introduced several enhancements designed to help people improve their oral health and access dental care in a more convenient and informed way, with the aim of helping lower costs and improve satisfaction among members and dental professionals.

The latest offering expands access to 24/7 Virtual Dental Visits to help members meet with a licensed dentist via phone or video, giving eligible members in many UnitedHealthcare Dental plans two virtual dental appointments with no cost sharing. The enhanced virtual dental care benefit is designed to improve access to dental advice anywhere and anytime, which may help avoid often-unnecessary visits to the emergency department for oral health issues.

In addition, to help people improve their oral care habits, millions of UnitedHealthcare Dental members can now save up to 30% on smart electric toothbrushes from oral health company quip. Additionally, UnitedHealthcare Dental members now have access to an online resource to help bring greater transparency to treatment options and the cost of dental care, with the goal of helping prevent surprise costs.

“As more and more Americans adopt a digital-first mindset, these new resources are designed to help our members improve and maintain their dental health, which may contribute to overall well-being and help reduce the risk of certain chronic health conditions,” said Colleen Van Ham, CEO, UnitedHealthcare Dental. “These new initiatives advance UnitedHealthcare’s approach of using technology to improve access to quality, cost-effective medical and dental care, while empowering people with personalized information.”

Details of the new offerings include:

An enhanced 24/7 Virtual Dental Visit benefit for dental plan members that provides access to remote telephone and video consultations for advice and guidance to an appropriate setting for in-person care, such as their own dentist, another local dentist with availability or a primary care physician.* The enhanced benefit provides eligible members with two covered virtual dental visits per plan year at no member cost sharing (i.e., waived deductible and copay) or

additional cost for people enrolled in UnitedHealthcare's fully insured employer-sponsored plans.* Virtual dental care is available to eligible plan participants through myuhc.com or by calling the UnitedHealthcare customer service number on the back of their member ID cards.

Oral health issues rank among the most frequently avoidable emergency department visits,[1] even though these settings are not usually staffed to provide comprehensive dental care and may offer pain medication without addressing the underlying condition. With 24/7 Virtual Dental Visits, plan participants can be supported in making more informed decisions about where to go for care, enabling additional access to dental advice and services.

A discount of up to 30% on quip Smart Electric Toothbrushes and bundles, including toothpaste, refillable floss and refillable mouthwash. Available to more than 23 million UnitedHealthcare dental members nationwide, the discount program is designed to help people improve their at-home oral hygiene habits, which may help prevent cavities and gum disease, and reduce the risk of certain health conditions such as heart disease and diabetes. quip Smart Electric Toothbrushes seamlessly sync with the quip app via Bluetooth® technology. The quip app provides users with personalized feedback related to brush duration, tooth/gum coverage and intensity, plus the opportunity to earn rewards, including gift cards, for meeting certain brushing targets. Eligible UnitedHealthcare members will be notified about the quip discount via an email from their employer and provided a link to take advantage of the offering.

Additionally, a new UnitedHealthcare Dental plan for select employers with between 100 and 2,000 employees in Illinois, Maryland, Virginia and Washington, D.C., includes a quip Smart Electric Toothbrush at no additional cost, as well as enables eligible members to earn up to \$600 in financial incentives for meeting certain daily oral health activities, such as brushing for a full two minutes twice per day.

Launch of the Treatment Plan Calculator to help dental plan participants and care professionals make more informed decisions related to treatments. The Treatment Plan Calculator offers access to cost estimates based on actual contracted rates and the member's plan, including real-time processing capabilities. Through uhcdental.com, network dental care professionals can access the Treatment Plan Calculator to discuss with patients – while still in the exam room – potential treatments and anticipated out-of-pocket expenses (if any) for each care option. If the actual cost of dental services exceeds the amount estimated by the Treatment Plan Calculator, UnitedHealthcare will honor the original estimate to help avoid a potential surprise bill**.

The introduction of the Treatment Plan Calculator helps address an industrywide priority, including efforts by the American Dental Association, to help people avoid surprise dental bills. Across the health care system, millions of Americans receive surprise medical bills each year.

UnitedHealthcare Dental serves more than 23 million people enrolled in employer-sponsored, Medicare and Medicaid plans, helping provide access to care via a network of more than 120,000 dental professionals.