Dental Coverage

Dental Plan Features

- Preventive and Diagnostic Services covered at 100% of Usual, Customary and Reasonable*
- $1,000 calendar year maximum and no waiting period
- Visit any dentist or dental specialist of your choice. Save money by seeing a network dentist.
- Dependents covered to age 26 (eligible until the day they turn 26).

Consumer MaxMultiplier

- This feature encourages you to seek preventive and diagnostic care through an awards-based program.
- Paid claims must be less than $500 to earn award amount.
- There is a calendar year maximum award balance that can be carried forward each year so that accumulated funds are available when you need them. Each family member is eligible to earn his or her own awards.
- This special feature increases benefits at the same low premium.
- You must use your dental benefit at least once between January 1, 2017, and December 31, 2017, to be eligible for this benefit.
- This award amount is available each year until you have reached a total combined regular calendar year maximum of $1,000.00, plus $1,250.00 award, for a maximum total of $2,250.00.

Why You Should Consider Dental Coverage

Proper dental care is very important. There is a great deal of research that strongly links poor oral health to overall health problems, such as diabetes and respiratory disease (COPD). That is why it is so important to have a dental plan that covers preventive, basic and major services. Enrollment in the North Carolina Retiree dental plan can help you care for your smile and body.

Access Your Benefits & Claim Filings

Register at: www.myuhc.com

- View and print explanation of benefits and ID cards
- Look up and nominate providers
- Obtain claim information
- Print claim forms
- View certificate of coverage
- View eligibility

* REASONABLE AND CUSTOMARY PLAN: A dental benefit plan that determines benefits based only on “Reasonable and Customary” fee criteria. USUAL FEE: The fee that an individual dentist most frequently charges for a given dental service. CUSTOMARY FEE: The fee level determined by the administrator of a dental benefit plan from actual submitted fees for a specific dental procedure to establish the maximum benefit payable under a given plan for that specific procedure. REASONABLE FEE: The fee charged by a dentist for a specific dental procedure that has been modified by the nature and severity of the condition being treated and by any medical or dental complications or unusual circumstances, and therefore may differ from the dentist’s “usual” fee or the benefit administrator’s “customary” fee.
### Summary of Dental Plan Benefits

- Calendar year maximum: $1,000 per person (unless you qualify for higher maximum based on the MaxMultiplier)
- No deductible for Diagnostic and Preventive Services. A $25.00 deductible, per member per plan year, applies to Basic Restorative and Major Services.

Please see the certificate of coverage on the website at www.ncretiree.com for complete benefit information, including exclusions and limitations.

<table>
<thead>
<tr>
<th>DIAGNOSTIC &amp; PREVENTIVE SERVICES</th>
<th>BASIC RESTORATIVE</th>
<th>MAJOR SERVICES</th>
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<tbody>
<tr>
<td>Covered at 100% of UCR*</td>
<td>Covered at 50% of UCR*</td>
<td>Covered at 50% of UCR*</td>
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**This includes:**

**DIAGNOSTIC**
- Initial Oral Exam
- Periodic Oral Exam
- Emergency Exams for Pain Relief
- Full Mouth X-Rays (once every 36 months)
- Bitewing X-Rays (once every 12 months)
- Single Tooth X-Rays

**PREVENTIVE**
- Prophylaxis (2 per calendar year)
- Fluoride Treatments for children under age 19 (eligible until the day they turn 19)
- Sealants for children under age 16 (eligible until the day they turn 16)

**RESTORATIVE**
- Amalgam Fillings (Silver Fillings)
- Composite Fillings (White Fillings)
- Anterior (front) Teeth Only
- Temporary Fillings
- Space Maintainers for children under age 14 (eligible until the day they turn 14)

**ORAL SURGERY**
- Simple Extraction
- Surgical Extraction
- General Anesthesia

**PERIODONTICS**
- Periodontal Surgery
- Scaling and Root Planing

**ENDODONTICS**
- Root Canal Treatment
- Pulpotomy

**PROSTHETIC MAINTENANCE**
- Bridge or Denture Repair
- Rebase or Reline of Dentures
- Re-cement of Crowns and Onlays

**GOLD/CAST RESTORATIONS**
- Gold or Cast Restorations
- Crowns (when teeth cannot be restored with amalgam, composite or plastic restorations)

**PROSTHODONTICS**
- Dentures
- Bridges
- Partial

*Please note - Percentage is of Usual, Reasonable and Customary charges, based upon zip codes by geographic regions.
### Dental Coverage

**UnitedHealthcare**

**REMEMBER**

Enrollment must be completed on or before October 31, 2016

### Monthly Premiums

<table>
<thead>
<tr>
<th>Plan Coverage</th>
<th>Retiree</th>
<th>Retiree + 1</th>
<th>Retiree + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premiums</td>
<td>$37.78</td>
<td>$89.52</td>
<td>$125.51</td>
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</table>

New enrollees will receive identification card(s) prior to the effective date of their coverage.

**HEALTH TIP**

Practice good oral hygiene every day. For example:

1. Brush teeth at least twice daily
2. Floss daily
3. Eat a healthy diet and limit snacks
4. Replace toothbrush every 3-4 months
5. Schedule regular checkups

### 3 Easy Ways to Enroll

1. Enroll online at www.ncretiree.com/enroll
2. Complete the attached enrollment form on pg. 22 and return to Pierce Insurance via postage-paid envelope inserted on pg. 12
3. Enroll by phone: 855-627-3847
Dental Coverage

UnitedHealthcare

Frequently Asked Questions

Do I need to re-enroll each year?
No, you will be continuously enrolled unless you are notified of a change by UnitedHealthcare Dental or you request to make a change to your plan.

If my spouse is still working and has a dental plan, can that spouse still be enrolled under the Retirees’ dental plan?
Yes, your spouse can be enrolled through the Retirees’ dental plan and have dual coverage. Coordination of benefits will apply.

Where are my claims processed?
Dentists will usually submit claims on behalf of our members. Should you need to submit claims, please send the claim form and bills to: UnitedHealthcare Dental, Attn: Claims Unit, P.O. Box 30567, Salt Lake City, UT 84130-0567.

If I have questions about my claims, eligible benefits and plan coverage, who do I call?
Questions regarding your UnitedHealthcare Dental Policy and Claims can be answered by calling Customer Care at 877-905-0659.

Must I choose between Diagnostic and Preventive, Basic or Major Restorative Services?
No, all three types of coverage are included in your dental plan.

What is the $25 deductible?
The deductible is per person, per calendar year for Basic or Major Services. This deductible does not apply to Preventive and Diagnostic Services (such as exams and cleanings).

How do I know if my provider participates with UnitedHealthcare Dental?
To verify if your provider participates with UnitedHealthcare Dental, ask your provider or contact UnitedHealthcare Dental at 877-905-0659 before services are performed. You may also nominate your provider by calling UnitedHealthcare Dental, 877-905-0659 or visiting myuhc.com and completing a Provider Nomination Form.

If I am enrolled in another plan and I want to enroll in this plan, will the other plan be automatically canceled or replaced?
No. New enrollees are responsible for cancelling other coverage even if the other coverage is payroll-deducted from your retirement benefit. The new plan coverage will not automatically cancel or replace any other coverage you may have that is provided by other organizations or associations.

What is a pre-determination?
When you are anticipating expensive dental charges over $500, have your provider submit a pre-determination estimate to UnitedHealthcare. The response to this will tell you what the plan will pay for certain procedures and what charges you may have out of pocket.

The dental product is underwritten by UnitedHealthcare Insurance Company. Our dental product is administered by Dental Benefit Providers, Inc. *Pierce Insurance Agency, Inc. is a licensed insurance agent in North Carolina that has been authorized to arrange this coverage, but it is not part of the North Carolina State Government or its Retirement Systems.