

UnitedHealthcare - Dental Rate Card

For Groups 2-9 Eligible Lives with Effective Dates

10/01/2020 - 12/31/2020

Zone 1 Zip Codes: 110, 115, 117, 118, 119

Zone 2 Zip Codes: 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 111, 112, 113, 114, 116

Preferred Portfolio

This Preferred Portfolio includes a limited selection of the dental plans that UnitedHealthcare Specialty Benefits offers in these markets. Please contact your local sales representative to request additional details and options.

Some industry classifications may require a rating adjustment to the base rates below. See back page for details.

For more detailed information on dental plan benefits benefit summaries are available for download at Unitedservices.com.

Plan	CMM*	Voluntary or Contributory	Preventive (In/Out)	Basic (In/Out)	Major (In/Out)	Endo, Perio, Oral Surgery (In/Out)1	Annual Max \$	Ded \$ (Ind/Fam)	Ortho Max \$	OON Reimburse/Network	Waiting Period (months)
PIN41	No	Contributory	100%	50%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	0
A7848	No	Contributory	100%	80%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	0
P7976	No	Contributory	100%	80%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	0
P3457	No	Contributory	100%/90%	80%/70%	50%	50%	1,000	50/150	N/A	85th/Options PPO 30	0
A8008	No	Contributory	100%	80%	50%	50%	1,000	50/150	N/A	70th/Options PPO 30	0
P3168	No	Contributory	100%	80%	50%	50%	1,500	50/150	N/A	85th/Options PPO 30	0

Zone 1

Plan	2-4 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
PIN41	\$30.27	\$60.54	\$65.87	\$100.89
A7848	\$37.13	\$74.25	\$81.94	\$125.04
P7976	\$43.91	\$87.83	\$97.07	\$148.07
P3457	\$53.40	\$106.79	\$116.77	\$178.62
A8008	\$55.94	\$111.87	\$123.45	\$188.38
P3168	\$67.38	\$134.76	\$148.58	\$226.79

Zone 2

Plan	2-4 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
PIN41	\$28.28	\$56.56	\$61.55	\$94.26
A7848	\$34.04	\$68.09	\$75.13	\$114.65
P7976	\$40.48	\$80.95	\$89.47	\$136.48
P3457	\$54.23	\$108.47	\$118.41	\$181.20
A8008	\$57.26	\$114.53	\$126.37	\$192.85
P3168	\$69.59	\$139.18	\$153.44	\$234.21

CMM = Consumer MaxMultiplier®

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"A" Plans promote affordability through class shifting of higher cost procedures utilized by less members while retaining routine procedures at traditional levels. As a result, coinsurance levels may differ between various endo, perio, and oral surgery procedures. For more details, speak to your representative and to request a detailed benefit summary.

Plan	CMM*	Voluntary or Contributory	Preventive (In/Out)	Basic (In/Out)	Major (In/Out)	Endo, Perio, Oral Surgery (In/Out)1	Annual Max \$	Ded \$ (Ind/Fam)	Ortho Max \$	OON Reimburse/Network	Waiting Period (months)
P1258	No	Voluntary	100%/80%	80%/60%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	6
P1262	No	Voluntary	100%	80%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	6
P1259	No	Voluntary	100%/80%	80%/60%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	6
P1263	No	Voluntary	100%	80%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	6
P5408	Yes	Voluntary	100%	80%	50%	50%	1,000	50/150	N/A	85th/Options PPO 30	6

Zone 1

Plan	2-4 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
P1258	\$36.43	\$72.85	\$79.78	\$121.98
P1262	\$38.40	\$76.81	\$84.68	\$129.25
P1259	\$42.18	\$84.37	\$92.39	\$141.27
P1263	\$44.47	\$88.95	\$98.07	\$149.69
P5408	\$60.58	\$121.17	\$133.92	\$204.28

Zone 2

Plan	2-4 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
P1258	\$33.28	\$66.56	\$72.80	\$111.36
P1262	\$35.21	\$70.43	\$77.65	\$118.52
P1259	\$38.75	\$77.49	\$84.75	\$129.63
P1263	\$40.99	\$81.99	\$90.39	\$137.97
P5408	\$62.24	\$124.48	\$137.58	\$209.87

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UnitedHealthcare - Dental Rate Card

Preferred Portfolio

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Plan	CMM*	Voluntary or Contributory	Preventive (In/Out)	Basic (In/Out)	Major (In/Out)	Endo, Perio, Oral Surgery (In/Out) ¹	Annual Max \$	Ded \$ (Ind/Fam)	Ortho Max \$	OON Reimburse/Network	Waiting Period (months)
PIN41	No	Contributory	100%	50%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	0
A7848	No	Contributory	100%	80%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	0
A8008	No	Contributory	100%	80%	50%	50%	1,000	50/150	N/A	70th/Options PPO 30	0
P3445	Yes	Contributory	100%	80%	50%	80%	1,000	50/150	1000	85th/Options PPO 30	0
P3446	Yes	Contributory	100%	80%	50%	80%	1,500	50/150	N/A	85th/Options PPO 30	0
P3447	Yes	Contributory	100%	80%	50%	80%	1,500	50/150	1500	85th/Options PPO 30	0

Zone 1

Plan	5-9 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
PIN41	\$25.61	\$51.21	\$55.73	\$85.35
A7848	\$31.41	\$62.81	\$69.31	\$105.78
A8008	\$47.32	\$94.64	\$104.43	\$159.36
P3445	\$58.41	\$116.83	\$137.27	\$206.20
P3446	\$65.68	\$131.35	\$142.97	\$218.96
P3447	\$67.65	\$135.30	\$162.42	\$242.71

Zone 2

Plan	5-9 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
PIN41	\$23.92	\$47.85	\$52.07	\$79.74
A7848	\$28.80	\$57.60	\$63.56	\$96.99
A8008	\$48.44	\$96.88	\$106.91	\$163.14
P3445	\$60.01	\$120.02	\$141.21	\$212.04
P3446	\$67.83	\$135.66	\$147.65	\$226.13
P3447	\$69.86	\$139.73	\$167.93	\$250.87

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Plan	CMM*	Voluntary or Contributory	Preventive (In/Out)	Basic (In/Out)	Major (In/Out)	Endo, Perio, Oral Surgery (In/Out) ¹	Annual Max \$	Ded \$ (Ind/Fam)	Ortho Max \$	OON Reimburse/Network	Waiting Period (months)
PIN46	No	Voluntary	100%	50%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	0
P1258	No	Voluntary	100%/80%	80%/60%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	6
P1262	No	Voluntary	100%	80%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	6
P1259	No	Voluntary	100%/80%	80%/60%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	6
P1263	No	Voluntary	100%	80%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	6
P8765	Yes	Voluntary	100%	80%	50%	80%	1,500	50/150	N/A	MAC/Options PPO 20	0
P8762	Yes	Voluntary	100%	80%	50%	80%	1,500	50/150	N/A	90th/Options PPO 30	0

Zone 1

Plan	5-9 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
PIN46	\$27.07	\$54.15	\$58.92	\$90.24
P1258	\$30.81	\$61.63	\$67.49	\$103.19
P1262	\$32.49	\$64.97	\$71.64	\$109.34
P1259	\$35.69	\$71.37	\$78.16	\$119.50
P1263	\$37.62	\$75.25	\$82.96	\$126.63
P8765	\$44.92	\$89.84	\$97.79	\$149.76
P8762	\$70.23	\$140.46	\$152.88	\$234.13

Zone 2

Plan	5-9 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family
PIN46	\$25.30	\$50.59	\$55.05	\$84.31
P1258	\$28.16	\$56.31	\$61.59	\$94.20
P1262	\$29.79	\$59.58	\$65.68	\$100.26
P1259	\$32.78	\$65.55	\$71.70	\$109.66
P1263	\$34.68	\$69.36	\$76.47	\$116.72
P8765	\$41.41	\$82.81	\$90.14	\$138.04
P8762	\$72.64	\$145.28	\$158.13	\$242.17

UnitedHealthcare - Dental Rate Card

For Groups 10-50 Eligible Lives with Effective Dates

10/01/2020 - 12/31/2020

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Plan	CMM*	Voluntary or Contributory	Preventive (In/Out)	Basic (In/Out)	Major (In/Out)	Endo, Perio, Oral Surgery (In/Out) ¹	Annual Max \$	Ded \$ (Ind/Fam)	Ortho Max \$	OON Reimburse/Network	Waiting Period (months)
PIN41	No	Contributory	100%	50%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	0
A7848	No	Contributory	100%	80%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	0
A8008	No	Contributory	100%	80%	50%	50%	1,000	50/150	N/A	70th/Options PPO 30	0
P3445	Yes	Contributory	100%	80%	50%	80%	1,000	50/150	1000	85th/Options PPO 30	0
P3446	Yes	Contributory	100%	80%	50%	80%	1,500	50/150	N/A	85th/Options PPO 30	0
P3447	Yes	Contributory	100%	80%	50%	80%	1,500	50/150	1500	85th/Options PPO 30	0
X3446	Yes	Contributory	100%	80%	50%	80%	1,500	50/150	N/A	85th/Options PPO 30	0
P3164	No	Contributory	100%	80%	50%	80%	2,000	50/150	N/A	85th/Options PPO 30	0

Zone 1

Plan	10-20 Lives				21-24 Lives				25-50 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family
PIN41	\$24.20	\$48.40	\$52.67	\$80.67	\$21.77	\$43.55	\$47.38	\$72.57	\$21.78	\$43.56	\$47.39	\$72.59
A7848	\$29.68	\$59.37	\$65.51	\$99.97	\$26.70	\$53.41	\$58.94	\$89.94	\$26.71	\$53.42	\$58.95	\$89.96
A8008	\$44.72	\$89.45	\$98.70	\$150.62	\$40.23	\$80.47	\$88.79	\$135.50	\$40.24	\$80.49	\$88.82	\$135.54
P3445	\$53.60	\$107.20	\$125.96	\$189.21	\$48.22	\$96.44	\$113.32	\$170.22	\$48.23	\$96.47	\$113.34	\$170.26
P3446	\$62.07	\$124.15	\$135.13	\$206.94	\$55.84	\$111.69	\$121.57	\$186.17	\$55.86	\$111.71	\$121.60	\$186.22
P3447	\$62.07	\$124.15	\$149.04	\$222.71	\$55.84	\$111.69	\$134.08	\$200.36	\$55.86	\$111.71	\$134.12	\$200.41
X3446	\$64.68	\$129.37	\$144.99	\$220.38	\$58.19	\$116.39	\$130.44	\$198.26	\$58.21	\$116.41	\$130.47	\$198.31
P3164	\$66.11	\$132.22	\$143.92	\$220.40	\$59.48	\$118.95	\$129.48	\$198.29	\$59.49	\$118.98	\$129.51	\$198.33

Zone 2

Plan	10-20 Lives				21-24 Lives				25-50 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family
PIN41	\$22.61	\$45.22	\$49.21	\$75.37	\$19.96	\$39.92	\$43.44	\$66.53	\$19.96	\$39.93	\$43.45	\$66.54
A7848	\$27.22	\$54.44	\$60.07	\$91.67	\$24.03	\$48.05	\$53.03	\$80.92	\$24.03	\$48.06	\$53.04	\$80.94
A8008	\$45.78	\$91.57	\$101.04	\$154.19	\$40.41	\$80.83	\$89.19	\$136.11	\$40.42	\$80.85	\$89.21	\$136.14
P3445	\$55.07	\$110.13	\$129.57	\$194.57	\$48.61	\$97.22	\$114.38	\$171.75	\$48.62	\$97.24	\$114.40	\$171.79
P3446	\$64.11	\$128.21	\$139.55	\$213.72	\$56.59	\$113.18	\$123.19	\$188.65	\$56.60	\$113.20	\$123.22	\$188.70
P3447	\$64.11	\$128.21	\$154.10	\$230.20	\$56.59	\$113.18	\$136.02	\$203.20	\$56.60	\$113.20	\$136.05	\$203.25
X3446	\$66.80	\$133.61	\$149.74	\$227.60	\$58.97	\$117.94	\$132.18	\$200.91	\$58.98	\$117.96	\$132.21	\$200.95
P3164	\$68.63	\$137.26	\$149.40	\$228.80	\$60.58	\$121.16	\$131.88	\$201.97	\$60.60	\$121.19	\$131.91	\$202.02

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PIN46	No	Voluntary	100%/100%	50%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	0
P1258	No	Voluntary	100%/80%	80%/60%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	6
P1262	No	Voluntary	100%/100%	80%	50%	50%	1,000	50/150	N/A	MAC/Options PPO 20	6
P1259	No	Voluntary	100%/80%	80%/60%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	6
P1263	No	Voluntary	100%/100%	80%	50%	50%	1,500	50/150	N/A	MAC/Options PPO 20	6
P8765	Yes	Voluntary	100%/100%	80%	50%	80%	1,500	50/150	N/A	MAC/Options PPO 20	0
P8762	Yes	Voluntary	100%/100%	80%	50%	80%	1,500	50/150	N/A	90th/Options PPO 30	0
X8765	Yes	Voluntary	100%/100%	80%	50%	80%	1,500	50/150	N/A	MAC/Options PPO 20	0

Zone 1

Plan	10-20 Lives				21-24 Lives				25-50 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family
PIN46	\$25.59	\$51.18	\$55.69	\$85.29	\$23.02	\$46.04	\$50.10	\$76.73	\$23.03	\$46.05	\$50.11	\$76.75
P1258	\$29.12	\$58.25	\$63.78	\$97.53	\$26.20	\$52.40	\$57.38	\$87.74	\$26.21	\$52.41	\$57.40	\$87.76
P1262	\$30.70	\$61.41	\$67.70	\$103.34	\$27.62	\$55.25	\$60.91	\$92.97	\$27.63	\$55.26	\$60.92	\$92.99
P1259	\$33.73	\$67.45	\$73.87	\$112.95	\$30.34	\$60.68	\$66.45	\$101.61	\$30.35	\$60.70	\$66.47	\$101.64
P1263	\$35.56	\$71.12	\$78.41	\$119.68	\$31.99	\$63.98	\$70.54	\$107.67	\$32.00	\$63.99	\$70.56	\$107.69
P8765	\$42.46	\$84.91	\$92.42	\$141.54	\$38.20	\$76.39	\$83.15	\$127.34	\$38.20	\$76.41	\$83.17	\$127.37
P8762	\$66.37	\$132.75	\$144.49	\$221.28	\$59.71	\$119.43	\$129.99	\$199.07	\$59.73	\$119.46	\$130.02	\$199.12
X8765	\$44.24	\$88.49	\$99.17	\$150.73	\$39.80	\$79.61	\$89.22	\$135.61	\$39.81	\$79.62	\$89.24	\$135.64

Zone 2

Plan	10-20 Lives				21-24 Lives				25-50 Lives			
	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family	EE Only	EE & SP	EE & Ch(ren)	Family
PIN46	\$23.91	\$47.82	\$52.03	\$79.69	\$21.10	\$42.21	\$45.93	\$70.34	\$21.11	\$42.22	\$45.94	\$70.36
P1258	\$26.61	\$53.22	\$58.21	\$89.03	\$23.49	\$46.98	\$51.38	\$78.59	\$23.49	\$46.99	\$51.39	\$78.61
P1262	\$28.15	\$56.31	\$62.08	\$94.76	\$24.85	\$49.70	\$54.80	\$83.65	\$24.86	\$49.72	\$54.81	\$83.66
P1259	\$30.98	\$61.96	\$67.76	\$103.65	\$27.35	\$54.69	\$59.82	\$91.49	\$27.35	\$54.70	\$59.83	\$91.51
P1263	\$32.78	\$65.55	\$72.27	\$110.31	\$28.93	\$57.86	\$63.80	\$97.38	\$28.94	\$57.88	\$63.81	\$97.40
P8765	\$39.13	\$78.27	\$85.19	\$130.46	\$34.54	\$69.09	\$75.20	\$115.16	\$34.55	\$69.10	\$75.22	\$115.19
P8762	\$68.65	\$137.31	\$149.45	\$228.88	\$60.60	\$121.21	\$131.93	\$202.04	\$60.62	\$121.23	\$131.96	\$202.08
X8765	\$40.78	\$81.56	\$91.41	\$138.94	\$36.00	\$72.00	\$80.69	\$122.64	\$36.01	\$72.01	\$80.71	\$122.67

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UnitedHealthcare - Dental Rate Card

Product and Underwriting Information

- Rates are guaranteed for 12 months. Rates generated by UnitedHealthcare's rating systems may differ from this illustration.
- Orthodontia benefit paid at 50% and available to groups of 5 or more eligible employees, with a minimum of 3 enrollees.
- MAC: The non-network percentage of benefits is based on the allowable amount applicable for the same service that would have been rendered by a network provider (MAC = Maximum Allowable Charge).
- UCR: The non-network percentage of benefits is based on the schedule of usual and customary fees in the geographic area in which the expense are incurred. (UCR = Usual Customary and Reasonable). Assumed contract situs in Downstate New York.
- Rates assume a complete Carrier Replacement and standard Exclusions and Limitations. Rates listed above assume the plan design quoted. Rates may change, if plan design changes. Rates assume no change in legislation or regulation that affects the benefits payable, eligibility or contract.
- For PPO plans, the network and non-network annual maximum are combined. Deductibles and maximums are assumed on a calendar year basis unless otherwise noted. Dependent children are covered up to age 26. Dual option is available on groups of 10 or more eligible employees as long as the combination is a logical high/low offering.
- Employer Funded Plans: Employer must contribute at least 50% of the employee rate. A minimum participation of at least 75% (51%, including valid waivers) is required.
- Voluntary plans available down to 2 lives.
- Voluntary plans with Ortho or Implants available down to 5 lives.

UnitedHealthcare applies SIC factors to rate calculations for our 2 to 50 small group segment. This will aid in providing your client with the most favorable and competitive dental rate based on their industry classification. Quotes provided from United eServices will have the appropriate factors automatically embedded in them.

The information below will help you determine if a SIC factor applies to your client.

SIC codes not listed below are base rates (industry factor 1.0) and require no additional adjustments from the base rates on the preceding pages.

Industry Category	SIC Code	Industry Factor
Agriculture Production & Services	100-291; 700-729; 750-759; 800-971	0.90
Additional Agriculture Production & Services	740-742; 760-783	0.95
Mining & Construction	1000-1799	0.95
Manufacturing	2100-2499; 2600-2679; 3500-3599	1.00
Additional Manufacturing	2000-2099; 2500-2599; 2700-3499; 3600-3900; 3930-3999	0.95
Jewelry & Silverware Manufacturing	3910 - 3915	1.10
Transportation, Communication, Electric, Gas, & Sanitary Services	4000 - 4971	0.95
Wholesale Trade - Durable and Nondurable Goods	5000 - 5199	1.05
Building Materials, Hardware, Garden Supply, and Mobile Home Dealers	5200 - 5271	0.95
Automotive Dealers and Gasoline Service Stations	5500 - 5599	0.95
Eating and Drinking Places	5800 - 5816	0.95
Depository & Non-depository Institutions	6000 - 6163	1.10
Other Finance, Insurance, & Real Estate	6200 - 6799	1.05
Miscellaneous Services	7000-7221; 7250-7300; 7320-7629; 7640-7699; 7800-7999	0.95
Beauty Shops, Advertising, Jewelry Repair, & Health Services	7230-7241; 7310-7319; 7630-7631; 8000-8011; 8030-8072	1.05
Legal & Educational Services	8100-8299; 8700-8748	1.05
Social Services, Museums/Gardens, Private Households, Services (NEC)	8300-8422; 8800-8811; 8900-8999	0.95
Membership Organizations	8600 - 8699	1.10
Public Administration & Other	9100 - 9721	0.95
All other (except as noted below)*		1.00

* For Dental Offices (SIC 8020, 8021), please contact your UnitedHealthcare Sales representative

Your UnitedHealthcare Sales Representative will supply you with a very simple Microsoft Excel-based tool to apply the SIC factor (if applicable) to your group's final rates. The output from this tool should be included with a copy of the rate card used when submitting your group's enrollment materials for installation. Please contact your UnitedHealthcare Sales representative for more information.

Fully Insured quotes: The Dental and/or Vision premium includes expenses related to state & federal taxes, fees, and assessments. It may also include additional new taxes, fees and assessments from the Affordable Care Act.

The rates and benefits provided are for general information and discussion purposes only and are not valid unless approved by UnitedHealthcare. This rate quote is not an offer or guarantee of coverage. The group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by UnitedHealthcare and final rates have been accepted by and initial premium paid by the group. Final rates are determined by UnitedHealthcare's underwriting guidelines and final enrollment. The insurance Policy, not general rates and descriptions on this rate sheet, will form the contract between the insured and UnitedHealthcare, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Dental® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, 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 DCOO.CER.06.