



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

Consumer MaxMultiplier<sup>SM</sup> is a consumer-driven feature included in a variety of UnitedHealthcare Dental plan designs that puts dental care decisions directly in the hands of the consumer. This feature encourages you to seek preventive and diagnostic care through an awards-based framework. More specifically, there is a benefit period maximum award balance that can be carried forward each year, so that accumulated funds are available when you need them.

### How Awards are Earned

- Consumer MaxMultiplier is administered at the member level. This means each covered family member is eligible to earn his or her own awards.
- You must use your dental benefit at least once during the covered benefit year.
- If the total of all submitted claims paid does not exceed the established threshold amount, an award balance\* is established. (See table on reverse side.)
- You qualify for an additional \$100 bonus award, if all claims submitted during the benefit period are paid to network providers.
- If the plan has different network versus out-of-network maximums, awards are based on the out-of-network maximum.

If no claims are submitted during the benefit period, no awards are earned and there is no penalty or loss of any previously accumulated award balance. Claims for the benefit period received up to 180 days after the end of the benefit period will be included and the award account balance adjusted appropriately.

The award balance will fund any additional claims for dental services up to the amount accumulated, when you exceed your original benefit period maximum.<sup>†</sup> Once the benefit period maximum begins anew, the award account balance, if any, will be used should your claims exceed the annual benefit maximum. An award balance cannot be used for orthodontic services. Claims for services to be covered, or partially covered, by an Award Balance should be submitted as any claim would be for dental services under your plan.

The award balance may be used for in- or out-of-network claims.

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

<sup>†</sup> 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 They cannot be accessed or withdrawn by the member.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.

It just makes sense.®

### Key Features of Consumer MaxMultiplier

All UnitedHealthcare Dental plans apply standard limitations and restrictions.

Should your employer purchase a UnitedHealthcare Dental plan or if you are a new hire in the last three months of the benefit period – October, November or December – your participation in the Consumer MaxMultiplier feature will be deferred until the first month of the next full benefit period.

If you choose to terminate your coverage, but return prior to a six-month break in coverage with the same employer, your Consumer MaxMultiplier participation will be reinstated without penalty or loss of any previously accumulated award balance, provided your employer still offers a dental plan with a Consumer MaxMultiplier feature. The award balance is considered depleted if you dis-enroll and a six-month window passes, or when your employer terminates the plan without purchasing another dental plan with a Consumer MaxMultiplier feature. An award balance will move with you, if your employer shifts from one dental plan with Consumer MaxMultiplier feature to another with a Consumer MaxMultiplier feature. If your employer moves to a dental plan without the Consumer MaxMultiplier feature, or terminates the UnitedHealthcare Dental plan, you will lose your award balance.

Extending special benefits that focus on overall well-being is an important component in our campaign to improve our members' lives. It is the right thing to do. We're working diligently to design better dental plans, increase awareness of oral care options, and educate our consumers about both.

For more information, contact your UnitedHealthcare Dental Representative.

### Definition

#### Original Annual Maximum

Dental plan annual or plan year maximum without regard to the Consumer 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 when in-network only claims occur during the plan year.

#### Annual Award + Bonus Max

This is the maximum a member may earn for their Consumer MaxMultiplier account during the plan year.

#### Consumer MaxMultiplier Account Limit

This is the maximum limit for a member's Consumer MaxMultiplier account. After reaching this limit, no additional funds are placed into their account regardless of plan year claims.

#### Total Annual Maximum plus Consumer MaxMultiplier Account Limit

This is the potential available dollars for a member to use in any one benefit year if they reach their Consumer MaxMultiplier account limit. It is the combination of the original annual benefit maximum plus the Consumer MaxMultiplier account.

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 plus 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.