



Visit www.ncretiree.com for more detail.

Attachment N10

Dental

UnitedHealthcare

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 heart disease, stroke, diabetes and respiratory disease. 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.

There are two convenient ways to enroll.

1. Complete the attached enrollment form on page 17 and return to Pierce Insurance Agency in the provided self-addressed, postage paid envelope.
2. Enroll over the phone by calling 1-855-627-3847.

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

Cost

Your monthly costs for the dental plan are as follows.
(Rates guaranteed through December 31, 2014)

UnitedHealthcare Dental Plans 2014	
Plan Coverage	Monthly Rates
Retiree	\$35.31
Retiree + 1	\$83.66
Retiree & Family	\$117.30



Dental Plan Features

- Preventive and Diagnostic Services covered at 100% of Usual, Customary and Reasonable*
- \$1,000 calendar year maximum
- Visit any dentist or dental specialist of your choice
- Monthly premium automatically deducted from your State Retirement Benefit or you can be direct billed
- No waiting period
- Dependents covered to age 26 (eligible until the day they turn 26)
- Consumer MaxMultiplier



Consumer MaxMultiplier

- This feature encourages you to seek preventive and diagnostic care through an awards-based program.
- 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, 2014, and December 31, 2014, to be eligible for this benefit.

Here is how the Consumer MaxMultiplier Works

- Visit your dentist anytime in 2014 and you will be eligible to carry forward an award maximum of \$250.00 if your paid claims during 2014 totaled \$500.00 or less.
- The calendar year maximum is \$1,000.00. If you meet the criteria listed above, during the benefit year 1/1/2014 -12/31/2014, you would have your calendar year maximum of \$1,000.00 plus your carryover of \$250.00, giving you a total maximum of \$1,250.00 in 2015.
- 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.

* **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.



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Listed below are some of the featured services you'll find on the special website for North Carolina Retirees

www.yourdentalplan.com/npd

- View eligibility, benefit summary and claim information for all covered dependents (including spouse and adult dependents)
- Print claim forms
- View the certificate of coverage

Summary of Dental Plan Benefits

Calendar Year Maximum: \$1,000 Per Person
(unless you qualify for higher Maximum based on Max Multiplier)

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: www.ncretiree.com for complete benefit information including exclusions and limitations.



Gum disease is linked to a number of chronic diseases, such as diabetes. Preventing gum disease is easy. Simply brush twice a day, floss once a day and see your dentist for regular dental check-ups, most often twice a year.

DIAGNOSTIC & PREVENTIVE SERVICES Covered at 100% of UCR*	BASIC RESTORATIVE Covered at 50% of UCR*	MAJOR SERVICES Covered at 50% of UCR*
<p><i>This includes:</i></p> <p>DIAGNOSTIC</p> <ul style="list-style-type: none"> • Initial Oral Exam • Periodic Oral Exam • Emergency Exams for Pain Relief • Full Mouth X-Rays (once every 60 months) • Bitewing X-Rays (once every 12 months) • Single Tooth X-Rays <p>PREVENTIVE</p> <ul style="list-style-type: none"> • 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) 	<p><i>This includes:</i></p> <p>RESTORATIVE</p> <ul style="list-style-type: none"> • Amalgam Fillings (Silver Fillings) • Composite Fillings (White Fillings) <ul style="list-style-type: none"> • Anterior (front) Teeth Only • Temporary Fillings • Space Maintainers for children under age 14 (eligible until the day they turn 14) <p>ORAL SURGERY</p> <ul style="list-style-type: none"> • Simple Extraction • Surgical Extraction • General Anesthesia <p>PERIODONTICS</p> <ul style="list-style-type: none"> • Periodontal Surgery • Scaling and Root Planing <p>ENDODONTICS</p> <ul style="list-style-type: none"> • Root Canal Treatment • Pulpotomy <p>PROSTHETIC MAINTENANCE</p> <ul style="list-style-type: none"> • Bridge or Denture Repair • Rebase or Reline of Dentures • Re-cement of Crowns and Onlays 	<p><i>This includes:</i></p> <p>GOLD/CAST RESTORATIONS</p> <ul style="list-style-type: none"> • Gold or Cast Restorations • Crowns (when teeth cannot be restored with amalgam, composite or plastic restorations) <p>PROSTHODONTICS</p> <ul style="list-style-type: none"> • Dentures • Bridges • Partials <p><small>*Please note - Percentage is of Usual, Reasonable and Customary charges, based upon zip codes by geographic regions.</small></p>



Dental: Frequently Asked Questions

1. How long am I enrolled?

You will be continuously enrolled unless you are notified of a change by UnitedHealthcare Dental or you personally cancel your coverage in writing to:

Pierce Insurance Agency, Attn: NCRS, P.O. Box 727, Farmville, NC 27828 or Fax: 252-753-5941

2. 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.

3. 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

4. If I have questions about my claims, eligible benefits and plan coverage, where do I call?

Questions regarding your UnitedHealthcare Dental Policy and Claims can be answered by calling Customer Care at 1-877-905-0659.

5. Must I choose between Diagnostic and Preventive, Basic or Major Restorative Services?

No, all three types of coverage are included in your dental plan.

6. What is the \$25 deductible?

The deductible is per person, per calendar year for Basic or Major Services. This deductible does not apply to Diagnostic and Preventive Services.

7. Do I have to use a specific provider to access my dental benefits under the plan?

No, you may choose any dentist or dental specialist you wish. Although you may see lower out of pocket costs if you see an in-network provider.

8. 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.

9. What is a pre-determination?

When you are anticipating expensive dental charges over \$200.00 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.