## Benefit Highlights

### 2015 Enhanced Plan

#### Eligibility:
Any employee working over 30 hours a week, including their spouses and dependent children (up to age 26). Retirees who choose to continue coverage at time of retirement.

#### Network:
PPO 20

#### Annual Deductible:
$0

#### Annual Maximum:
$1,500 per covered person. Includes a rollover feature.

#### Orthodontia:
$1,500 per lifetime per covered person.

#### Coverage:
- **Preventive Services**—100% of maximum allowance (does not apply to Annual Max)
- **Basic Services**—80% of maximum allowance
- **Major Services**—50% of maximum allowance

*Maximum allowance refers to the amount determined by UnitedHealthcare and participating providers.*

For services received from non-participating providers, you will be liable for any difference between the dentist’s charge and your covered benefits.

#### Premiums:

<table>
<thead>
<tr>
<th>Type</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$32.87</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$64.33</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$78.19</td>
</tr>
<tr>
<td>Family</td>
<td>$109.62</td>
</tr>
</tbody>
</table>

For more information or to Locate a Provider, please visit [myuhcdental.com](http://myuhcdental.com)

Please Note: This information is only a product highlight. The material contained in the above table is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. For a complete listing of your coverage, including exclusions and limitations relating to your coverage, please refer to your Certificate of Coverage or contact your benefits administrator. If differences exist between this Summary of Benefits and your Certificate of Coverage/benefits administrator, the certificate/benefits administrator will govern. All terms and conditions of coverage are subject to applicable state and federal laws. State mandates regarding benefit levels and age limitations may supersede plan design features. UnitedHealthcare Dental Options PPO Plan is either underwritten or provided by: United HealthCare Insurance Company, Hartford, Connecticut; United HealthCare Insurance Company of New York, Hauppauge, New York; Unimerica Insurance Company, Milwaukee, Wisconsin; Unimerica Life Insurance Company of New York, New York, New York or United HealthCare Services, Inc.