2019 Plan Year

Benefit Highlights

Basic Plan

Eligibility: Any active employee employed at 75% effort per pay period (avg. 30 hours/week) or greater; and appointed for a duration of at least one semester or 120 days or greater.

Network: PPO 20

Annual Deductible: $50 per person, up to $150.

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

Orthodontia: Not covered under the Basic Plan.

Coverage:

Preventive Services—100% of maximum allowance (does not apply to Annual Max)

Basic Services—Payment based on Fee Schedule*

Major Services—Payment based on Fee Schedule*

*The fee schedule is located in the Plan Document. UnitedHealthcare will pay based on the fee schedule, not to exceed the provider’s charges.

Premiums:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$20.72</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$38.92</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$53.78</td>
</tr>
<tr>
<td>Family</td>
<td>$71.98</td>
</tr>
</tbody>
</table>

For more information or to Locate a Provider, please visit myuhc.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.