

DENTAL INSURANCE

Administered by UnitedHealthcare

Good oral care enhances overall physical health, appearance and mental well-being. Keep your teeth healthy and your smile bright with the LSU dental plan offered through UnitedHealthcare.

The **Basic** plan is designed with two goals in mind: to promote good dental hygiene through preventive care and to provide you with the dental care you need at a low cost. The Basic Plan pays 100% of the Usual and Customary (U&C) fee allowance for Preventive Services and features a benefit schedule for all other services. The benefit schedule lets you know up front, in fixed dollar amounts, how much the Plan pays for Basic and Major services. To use these schedules, check your dentist's fee and then determine how much the Plan will pay according to the scheduled amounts. The Basic Plan has an annual deductible of \$50/person up to \$150/family.

The **Enhanced** Plan offers comprehensive dental coverage in an easy-to-use format. The Plan will cover a percentage of U&C charges, including 100% of preventive claims. All dentists in network have agreed to honor the negotiated rates, and most dentists not in the network charge similarly, helping you to limit your out-of-pocket costs. Orthodontia is also included in the Enhanced Plan, making it a good choice for families with more extensive dental needs. The Enhanced Plan does not have a deductible.

For **2015**, you can enroll, change plan options, add or delete dependents, or cancel your dental coverage. To do so, complete the Voluntary Benefits Enrollment Form and submit to your local HR department.

Basic Plan

Deductible	Applies to basic and major services only - \$50 per person, up to \$150 per family
Preventive Services	Exams, cleanings, x-rays – 100% coverage (Does not apply to Annual Max)
Basic Services	Fillings, simple extractions – charges are based on a Fee Schedule
Major Services	Oral surgery, root canals, crowns – charges are based on a Fee Schedule
Annual Maximum	The Basic plan pays a maximum of \$1,500 per year per covered person.
Orthodontia	Not Covered

Enhanced Plan

Deductible	No deductible
Preventive Services	Exams, cleanings, x-rays – 100% coverage (Does not apply to Annual Max)
Basic Services	Fillings, simple extractions - Plan pays 80% of U&C
Major Services	Oral surgery, root canal, periodontics, dentures, crowns, implants – Plan pays 50% of U&C
Annual Maximum	The Enhanced plan pays a maximum of \$1,500 per year per covered person. *Rollover Feature*
Orthodontia	The Enhanced plan pays a maximum of \$1,500 per lifetime per covered person.

	Monthly Premium
BASIC DENTAL	
Employee Only	\$17.88
Employee + Spouse	\$33.60
Employee + Children	\$46.45
Employee + Family	\$62.16

	Monthly Premium
ENHANCED DENTAL	
Employee Only	\$32.87
Employee + Spouse	\$64.33
Employee + Children	\$78.19
Employee + Family	\$109.62



Scan the code for a short video about the Dental benefit

Website: www.myuhcdental.com

Customer Service: 1 (877) 816-3596

Policy Number: 903022