



Dental

Features and benefits

# Consumer MaxMultiplier<sup>®</sup> Rollover Benefit



Getting regular dental checkups is key to maintaining healthy teeth and gums. And with the Consumer MaxMultiplier Rollover Benefit from UnitedHealthcare dental, you can earn award dollars for getting regular checkups.<sup>1</sup> If you have family members covered by your plan, each family member can earn his or her own awards. And you can roll your awards over from one year to the next.

## How the program works

1. Visit your dentist at least once during the benefit year.
2. At the end of the benefit year, if the dollar amount of the dental claims paid for you is less than your plan's annual claim threshold, you earn an annual account award.<sup>2</sup>
3. If all your claims for the year were for in-network providers, you'll earn a \$100 annual network bonus.<sup>3</sup>
4. Your annual account award will be added to your annual maximum for the following benefit year. The combined total will be the maximum benefit for dental claims that year.

## In brief:

- Consumer MaxMultiplier rewards you for getting preventive care
- You can earn award dollars to use for future dental claims
- The number of award dollars is determined by the out-of-network maximum of your dental benefit plan
- You can roll award dollars over from year to year

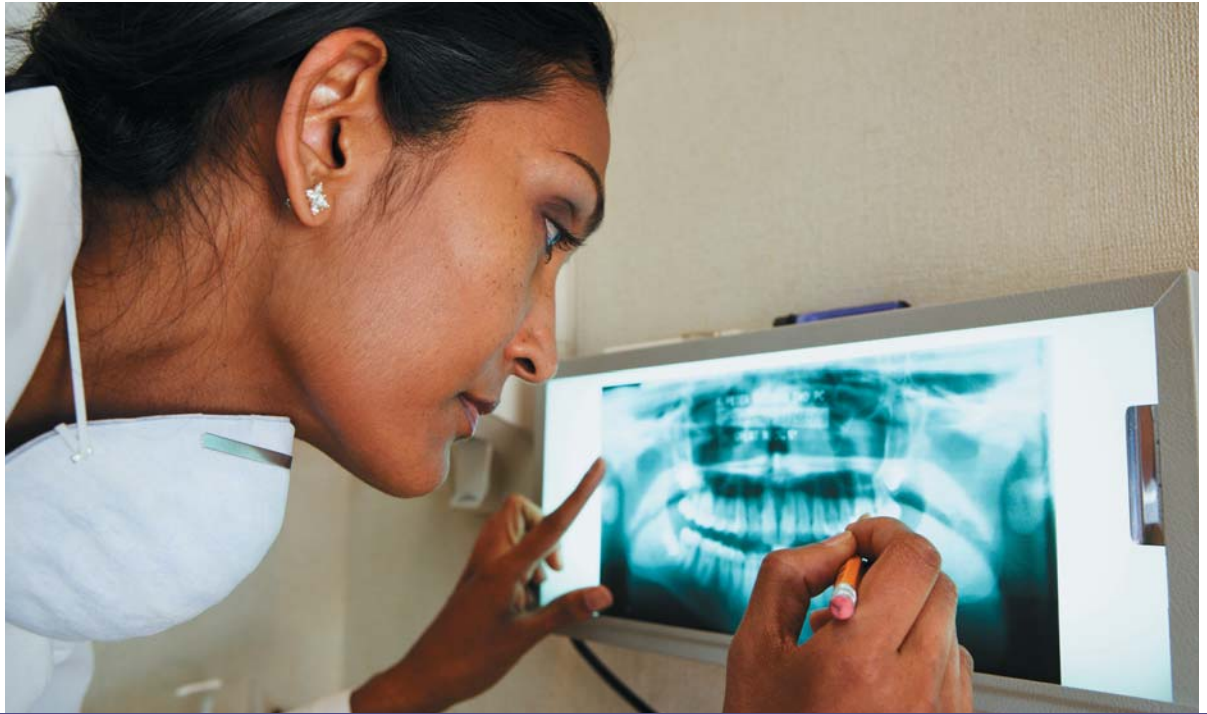
## Example

The chart below shows the award dollars you could earn if your plan had an original annual maximum of \$1,500.

Here's how your Consumer MaxMultiplier Rollover Benefit adds up:	
<b>IF</b> your original annual maximum is:	\$1,500
<b>AND</b> the total dental claims paid for you in one year is less than this: <i>(This is the plan's annual claim threshold.)</i>	\$750
<b>THEN</b> you qualify for an annual account award of:	\$400
<b>PLUS</b> , if all your claims for the year are for network providers, you could also earn <sup>3</sup> : <i>(This is the annual network bonus.)</i>	+ \$100
<b>THEREFORE</b> , the potential total Consumer MaxMultiplier earnings for the year are: <i>(This amount is added to your annual maximum for the following year.)</i>	= \$500 <sup>4</sup>

## Consumer MaxMultiplier terms

- **Original annual maximum:** The maximum amount the plan will pay for a member's claims during the plan year
- **Annual claim threshold:** A set amount determined by the plan. A member's paid claims must fall below this amount to qualify for a Consumer MaxMultiplier award
- **Annual account award:** The dollar amount a member earns when his or her annual claims are greater than \$0, but lower than the annual claim threshold
- **Annual network bonus:** The \$100 a member earns when his or her claims for the plan year are all for network providers<sup>3</sup>
- **Account limit:** The maximum balance a member can have in his or her account



## How your awards are used

- Your account awards are used to pay for claims that go beyond your original annual maximum.
- If you don't use your entire award balance, you can carry over the difference from year to year.
- Awards can be used for both network and non-network claims.
- Award balances do not apply to orthodontic services.

If you don't submit any claims during the benefit period, you won't earn any new awards. Some additional limitations apply. When you become a member, you can call the Customer Care number on the back of your ID card for complete details.

## Some things to remember

- **If you become a member** of a UnitedHealthcare dental plan in the last three months of a benefit period, you will have to wait until the end of the first full month of the next benefit period to participate in Consumer MaxMultiplier.
- **If you end your benefit coverage**, but return within six months with the same employer, you can rejoin Consumer MaxMultiplier without losing any previously unused award balance if your employer still offers a dental plan with Consumer MaxMultiplier. However, if six months or more pass, or if your employer changes, your award balance is no longer available.
- **If your employer decides to change your dental plan**, your award balance will move with you as long as the new plan includes Consumer MaxMultiplier. If the new plan does not, you will lose your award balance.

## One more reason to choose UnitedHealthcare

Consumer MaxMultiplier is just one more benefit you enjoy with a dental plan from UnitedHealthcare. With the added value it provides, Consumer MaxMultiplier encourages better oral health, which is connected to better health overall.



For more information about Consumer MaxMultiplier, members can call the Customer Care number on the back of their ID card.



<sup>1</sup>Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to your annual maximum for the following year and applies them to qualifying claims.

<sup>2</sup>If your plan has different network versus non-network maximums, we base the awards on the non-network maximum.

<sup>3</sup>Applies to PPO plans only.

<sup>4</sup>If your plan has an annual maximum of \$1,500, then \$1,500 is the maximum balance you can have in your Consumer MaxMultiplier Rollover Benefit account.

UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.O6. TX and associated COC form number DCO.CER.06.

UnitedHealthcare Insurance Company