

# What Choices Empower You?

Dental Plans For Individuals and Families



UnitedHealthOne 

UnitedHealthOne is a brand name used for products underwritten by Golden Rule Insurance Company. This product is administered by Dental Benefit Providers, Inc.

Policy Forms GRI-DEN1, -01, -02, -03, -04, -05, -06, -07, -08, -12, -13, -14, -15, -16, -17, -19, -23, -24, -25, -26, -34, -35, -37, -39R, -40, -41, -42, -43, -45, -47, -48, -49 and GRI-DEN2-09

# Something to Smile About



Keeping your smile beautiful doesn't have to be expensive. Our dental coverage can help keep you smiling brightly. We offer an extensive network of dental care providers that can provide you significant savings.

## UnitedHealthcare Dental Benefit — Two Options to Choose From

### UnitedHealthcare Dental Premier<sup>SM</sup> Benefit

- Best option if your dentist is **not** in our network. Visit [www.myuhcdental.com/goldenrule](http://www.myuhcdental.com/goldenrule) for a list of dentists.
- Pays more than *Dental Value* for care from non-network dentists.

### UnitedHealthcare Dental Value<sup>SM</sup> Benefit (not available in all areas)

- Best option if you use a network dentist. Visit [www.myuhcdental.com/goldenrule](http://www.myuhcdental.com/goldenrule) for a list of dentists.
- Lowest premiums.

### With both of our options, you can take advantage of:

- Preventive care covered at 100% with NO deductible or waiting period.
- Access to an extensive network that today has over 73,000 dentists!
- Two options with the flexibility of using in- and out-of-network dentists.
- A \$50 calendar-year deductible per person (limited to 3 individual \$50 deductibles per family for Basic Services and Major Services). Then we pay 80% for Basic Services and 50% for Major Services.\*
- A calendar-year maximum benefit of \$1,000 per covered person.

\*Six-month waiting period for Basic Services. Twelve-month waiting period for Major Services.



From dental cleanings to root canals, it can be difficult to predict how much money you're going to spend for your dental care — Our individual dental insurance plans provide you with the coverage you need to promote good dental health.

## Covered Expenses

Subject to all policy provisions, the following dental expenses are covered.

- Oral evaluations – two per calendar year.
- Routine cleaning – two per calendar year.
- Fluoride treatment, covered person under age 16 – two per calendar year.
- Routine X-rays – once per calendar year.
- Simple (nonsurgical) extractions.
- Amalgam fillings and direct resin fillings.
- Stainless steel crowns on primary teeth.
- Space maintainers for premature loss of primary teeth, under age 16.
- Repair of dental work but not within 6 months of the initial placement and not more than once in any 12-month period.
- Root canals and pulpotomies on primary teeth.
- Treatment for disease of the gums and bone-supporting teeth – two per calendar year.
- Inlays, onlays, or veneers limited to one time per 60 consecutive months.

- First installation of bridgework to replace one or more lost functioning natural teeth.
- Full or partial dentures or overdentures, payable once every 5 years.
- Oral surgery, including: Alveoplasty, Biopsy, Frenectomy, Incision and Drainage, Removal of a Benign Cyst, Removal of Exostosis, Root Recovery, Root Removal, Simple Extractions, Surgical Extraction of Erupted Teeth and Roots, and Surgical Extraction of Impacted Teeth.
- Sealants – once per first or second permanent molar every 36 months under age 16.

## Definitions

- **Preventive services have no waiting period and include** routine dental exams, routine X-rays, cleaning, fluoride treatment, sealants, and space maintainers.
- **Basic services have a 6-month waiting period and include** dental exams, X-rays, routine extractions, treatment to ease dental pain, and simple fillings.
- **Major services have a 12-month waiting period and include** treatment for diseases of the pulp (including root canals), bone and other tissues supporting the teeth, crowns, inlays, onlays, veneers, bridges, dentures, and oral surgery for impactions.

## Exclusions

No benefits are payable for dental expenses which:

- Are for orthodontia; braces.
- Are for dental implants.
- Are for oral surgery, except as expressly provided for under the policy.
- Result from intoxication, as defined by applicable state law in the state where the illness or injury occurred, or under the influence of illegal narcotics or controlled substance unless administered or prescribed by a doctor.
- Are in relation to, or incurred in conjunction with, investigational treatment.
- Are for jaw/joint problems or malposition of jaw bones except as provided for under the policy.
- Are for mouthguards; duplicate dentures; harmful habit appliances; replacement of lost or stolen appliances; sleep disorder appliance; and gold foil restorations.
- Result from or in the course of employment for wage or profit, if the covered person is insured, or is required to be insured, by workers' compensation insurance pursuant to applicable state or federal law. If you enter into a settlement that waives a covered person's right to recover future medical benefits under a workers' compensation law or insurance plan, this exclusion will still apply.
- Are for cosmetic dentistry.
- Are for hospital or other facility charges and related anesthesia charges except if expressly provided for under the policy.

- Are for replacement of dental work which can be repaired or restored to natural function.
- Result from war, intentionally self-inflicted bodily harm (whether sane or insane), or participation in a felony (whether or not charged).
- Are provided by a family member or by someone who ordinarily resides with you or your covered dependent.
- Are received outside of the United States, except for a dental emergency.
- Are for changing vertical dimension, restoring occlusion, bite analysis, or congenital malformation.
- Are for setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
- Are for initial placement of dentures or bridges to replace functional natural teeth that are congenitally missing or lost before this policy is in effect.
- Are for acupuncture, acupressure, and other forms of alternative treatment.
- Are for any dental services for which benefits are payable under a medical policy issued by us.

**EXCLUSION ON CHARGES IN EXCESS OF REASONABLE AND CUSTOMARY:** Charges in excess of reasonable and customary will not qualify as a covered expense under this policy. This only applies to Dental Premier. Information regarding how the usual and customary fee is determined is available upon request.

## Additional Information

**Dependents:** Eligible dependents are your lawful spouse (or domestic partner in CA) and eligible children. Eligible children must be unmarried and under 25 years of age at time of application.

**Dental Claims:** Mail to Claims Unit, P.O. Box 30567 Salt Lake City, UT 84130-0567

**Effective Date:** The effective date will be the later of: (i) the requested effective date; or (ii) the day after the postmark date affixed by the U.S. Postal Service. If mailed and not postmarked by the U.S. Postal Service or if the postmark is not legible, the effective date will be the later of: (i) the requested effective date; or (ii) the date received by Golden Rule. If the application is sent by any electronic means, your policy will take effect on the later of: (i) the requested effective date; or (ii) the day after the date received by Golden Rule.

**Premium:** From time to time, we will change the rate table used for this policy form. Each premium will be based on the rate table in effect on that premium's due date. The policy plan, age and sex of covered persons, type and level of benefits, time the policy has been in force, and place of residence on the premium due date could be some of the factors used in determining your premium rates. Premium rates are expected to increase over time.

You will be given at least a 31-day notice (or longer if required by your state) of any change in your premium. We will make no change in your premium solely because of claims made by a covered person under this policy.

**Renewability:** The policy term begins as of the effective date of the policy. You may keep the policy in force by paying us the required premium as it comes due. However, we may cancel the policy if there is fraud or material misrepresentation made by or with the knowledge of a covered person in filing a claim.

# NOTICE OF INFORMATION PRACTICES

## NOTICE OF PRIVACY PRACTICES

### THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We (including our affiliates listed at the end of this notice) are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice.

The terms "information" or "health information" in this notice include any personal information that is created or received by a health care provider or health plan that relates to your physical or mental health or condition, the provision of health care to you, or the payment for such health care.

We have the right to change our privacy practices. If we do, we will provide the revised notice to you within 60 days by direct mail or post it on our Web sites listed at the bottom of this page.

#### How We Use or Disclose Information

We must use and disclose your health information to provide information:

- To you or someone who has the legal right to act for you (your personal representative);
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected; and
- Where required by law.

We have the right to use and disclose health information to pay for your health care and operate our business. For example, we may use your health information:

- **For Payment** of premiums due us and to process claims for health care services you receive.
- **For Treatment.** We may disclose health information to your physicians or hospitals to help them provide medical care to you.
- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business and to help manage your health care coverage. For example, we might conduct or arrange for medical review, legal services, and auditing functions, including fraud and abuse detection or compliance programs.
- **To Provide Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health related products and services.
- **To Plan Sponsors.** If your coverage is through an employer group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restriction on its use and disclosure of the information.

- **For Appointment Reminders.** We may use health information to contact you for appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care, such as a family member, when you are incapacitated or in an emergency, or when permitted by law.
- **For Public Health Activities** such as reporting disease outbreaks.
- **For Reporting Victims of Abuse, Neglect, or Domestic Violence** to government authorities, including a social service or protective service agency.
- **For Health Oversight Activities** such as governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes** such as providing limited information to locate a missing person.
- **To Avoid a Serious Threat to Health or Safety** by, for example, disclosing information to public health agencies.

- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers Compensation** including disclosures required by state workers compensation laws of job-related injuries.
- **For Research Purposes** such as research related to the prevention of disease or disability, if the research study meets all privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information for procurement, banking, or transplantation of organs, eyes, or tissue.

If none of the above reasons apply, **then we must get your written authorization to use or disclose your health information.** If a use or disclosure of health information is prohibited or materially limited by other applicable law, it is our intent to meet the requirements of the more stringent law. In some states, your authorization may also be required for disclosure of your health information. In many states, your authorization may be required in order for us to disclose your highly confidential health information. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization, except if we have already acted based on your authorization. To revoke an authorization, contact the phone number listed on your ID card.

#### What Are Your Rights

The following are your rights with respect to your health information.

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that may authorize certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with its policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address).
- **You have the right to see and obtain a copy** of health information that may be used to make decisions about you such as claims and case or medical management records. You also may receive a summary of this health information. You must make a written request to inspect and copy your health information. In certain limited circumstances, we may deny your request to inspect and copy your health information.
- **You have the right to ask to amend** information we maintain about you if you believe the health information about you is wrong or incomplete. We will notify you within 30 days if we deny your request and provide a reason for our decision. If we deny your request, you may have a statement of your disagreement added to your health information. We will notify you in writing of any amendments we make at your request. We will provide updates to all parties that have received information from us within the past two years (seven years for support organizations).
- **You have the right to receive an accounting** of disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information: (i) made prior to April 14, 2003; (ii) for treatment, payment, and health care operations purposes; (iii) to you or pursuant to your authorization; and (iv) to correctional institutions or law enforcement officials; and (v) other disclosures that federal law does not require us to provide an accounting.
- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. In addition, you may obtain a copy of this notice at our Web sites, [www.eAMS.com](http://www.eAMS.com) or [www.goldenrule.com](http://www.goldenrule.com).

#### Exercising Your Rights

- **Contacting your Health Plan.** If you have any questions about this notice or want to exercise any of your rights, please call the phone number on your ID card.
- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the following address: Golden Rule Insurance Company, Privacy Officer, 7440 Woodland Drive, Indianapolis, IN 46278-1719

You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint. **We will not take any action against you for filing a complaint.**

#### Fair Credit Reporting Act Notice

In some cases, we may ask a consumer-reporting agency to compile a consumer report, including potentially an investigative consumer report, about you. If we request an investigative consumer report, we will notify you promptly with the name and address of the agency that will furnish the report. You may request in writing to be interviewed as part of the investigation. The agency may retain a copy of the report. The agency may disclose it to other persons as allowed by the federal Fair Credit Reporting Act.

We may disclose information solely about our transactions or experiences with you to our affiliates.

#### Medical Information Bureau

In conjunction with our membership in MIB, Inc., formerly known as Medical Information Bureau (MIB), we or our reinsurers may make a report of your personal information to MIB. MIB is a nonprofit organization of life and health insurance companies that operates an information exchange on behalf of its members.

If you submit an application or claim for benefits to another MIB member company for life or health insurance coverage, the MIB, upon request, will supply such company with information regarding you that it has in its file.

If you question the accuracy of information in the MIB's file, you may seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. Contact MIB at: MIB, Inc., 50 Braitree Hill Ste. 400, Braitree, MA 02184-8734, (866) 692-6901, [www.mib.com](http://www.mib.com) or (TTY) (866) 346-3642.

#### FINANCIAL INFORMATION PRIVACY NOTICE

We (including our affiliates listed at the end of this notice) are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, "personal financial information" means information, other than health information, about an insured or an applicant for health care coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

We collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms such as name, address, age and social security number, and
- Information about your transactions with us, our affiliates or others, such as premium payment history.

We do not disclose personal financial information about our insureds or former insureds to any third party, except as required or permitted by law.

We restrict access to personal financial information about you to employees, affiliates, and service providers who are involved in administering your health care coverage or providing services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal financial information.

We may disclose personal financial information to financial institutions which perform services for us. These services may include marketing our products or services or joint marketing of financial products or services.

The Notice of Information Practices, effective July 2009, is provided on behalf of American Medical Security Life Insurance Company; Golden Rule Insurance Company; PacifiCare Life and Health Insurance Company; PacifiCare Life Assurance Company; UnitedHealthcare Insurance Company; All Savers Insurance Company; and United HealthCare Services, Inc.

To obtain an authorization to release your personal information to another party, please go to the appropriate Web site listed at the bottom of the page.



## Quality Care at Significant Savings

### UnitedHealthcare Dental Network Savings Examples (as of February 2010)

	Procedure (ADA Code)	Dentists' Retail Charge	Both Options In-network You Pay	Dental Premier Out-of-network You Pay	Dental Value Out-of-network You Pay
<b>Preventive</b>	Adult Prophylaxis (D1110)	\$ 82.00	\$0	\$ 4.00	\$ 25.00
	Child Prophylaxis (D1120)	\$ 63.00	\$0	\$ 4.00	\$ 23.00
	Child Topical Application of Fluoride (D1203)	\$ 40.00	\$0	\$ 5.00	\$ 17.00
<b>Basic</b>	Amalgam One Surface, Primary or Permanent (D2140)	\$160.00	\$ 14.40	\$ 40.80	\$ 102.40
	Resin-Based Composite, One Surface Anterior (D2330)	\$160.00	\$ 18.00	\$ 40.80	\$ 88.00
	Resin-Based Composite, One Surface Posterior (D2391)	\$179.00	\$ 21.00	\$ 51.00	\$ 95.00
<b>Major</b>	Molar Root Canal (D3330)	\$1,108.00	\$367.00	\$620.50	\$741.00
	Removal of Impacted Tooth, Soft Tissue (D7220)	\$ 314.00	\$ 98.50	\$157.00	\$215.50

- Utilizing network dentists reduces costs under **both options** because these dentists have agreed to lower fees (network negotiated rate) for covered expenses.
- If you use an out-of-network dentist, **Dental Premier** pays benefits based on the reasonable and customary charge.
- If you use an out-of-network dentist, **Dental Value** pays benefits based on the network negotiated rate — which is usually less than the reasonable and customary charge.
- After benefits have been paid under the policy, an out-of-network dentist can bill a patient for any remaining amount up to the billed charge.

Fees in examples are based on national averages and network coverage for ZIP Code 432XX. This chart assumes \$50 deductible has been satisfied.

## With Dental Coverage From UnitedHealthcare — You Have the Advantage.

With a UnitedHealthcare dental rider, your family has access to over 73,000 network dentists. The result can be significant discounts on quality care, and you never file a claim form. A healthy smile can be easier than you thought.

**Preventive services** have no waiting period and include routine dental exams, routine X-rays, cleaning, fluoride treatment, sealants, and space maintainers.

**Basic services** have a 6-month waiting period and include dental exams, X-rays, routine extractions, treatment to ease dental pain, and simple fillings.

**Major services** have a 12-month waiting period and include treatment for diseases of the pulp (including root canals), bone and other tissues supporting the teeth, crowns, inlays, onlays, veneers, bridges, dentures, and oral surgery for impactions.



### We're here to help you.

Use [www.myuhcdental.com/goldenrule](http://www.myuhcdental.com/goldenrule) to:

- find a dentist in your area
- access your plan information
- see your claim status
- find general dental information, and more.

## Smile more often!

Taking care of your teeth is an important part of your overall health, and we can help keep your smile healthy and happy with our dental plan options.

### With our dental plans, you can take advantage of:

- Preventive care covered at 100% with NO deductible or waiting period.
- Access to an extensive network of over 73,000 dentists!\*
- Two plans with the flexibility of using in- and out-of-network dentists.
- A \$50 calendar-year deductible per person (limited to 3 individual \$50 deductibles per family for Basic Services and Major Services). Then we pay 80% for Basic Services and 50% for Major Services.\*\*
- Preventive Services\*\* include: routine dental exams, X-rays, cleanings, and more.
- Basic Services\*\* include: routine extractions, simple fillings, and more.

\*As of print date. Network availability may vary by state, and a specific dental care provider's contract status can change at any time. Therefore, before you receive care, it is recommended that you verify with the dental care provider that he or she is still contracted with the network.

\*\*See your policy for a complete list.

### Dental coverage from a company you can trust.

Strong and stable: Approximately 25 million customers have entrusted UnitedHealthcare with their health insurance needs.\*\*\* Dental Benefit Providers, Inc., a UnitedHealthcare company, is the administrator of these dental plans.

Experience: Golden Rule Insurance Company, the underwriter of these plans, has served individuals and families with their health insurance needs for over 60 years.

UnitedHealthOne is the brand name for the family of UnitedHealthcare companies, including Golden Rule, offering personal health insurance.

\*\*\*UnitedHealth Group Annual Form 10-K for year ended 12/31/09.

Visit [www.myuhcdental.com/goldenrule](http://www.myuhcdental.com/goldenrule) to find a dentist in your area.