



UnitedHealthcare Dental

Built to help protect overall health, close gaps in care
and take a smaller bite out of budgets

United
Healthcare

Oral health is connected to overall health



**Diabetes, asthma
heart disease and pregnancy**
are just some of the conditions
that may be linked to oral health



17.5% of adults have a
high-risk condition¹



~2x more likely to have heart disease²
if you have gum disease

¹ UnitedHealthcare gap in care integrated report, 2019.

² Mathews MJ, Mathews EH, Mathews GE. Oral health and coronary heart disease. BMC Oral Health. 2016;16(1):122. Published online Nov. 15, 2016. doi: 10.1186/s12903-016-0316-7.



UnitedHealthcare Dental is designed to help manage health conditions

Individual needs are addressed with a whole-person approach that includes both preventive and at-risk outreach.



Preventive

- Wellness benefits covered 100% in the network
- Two routine checkups every year
- Extra cleanings and treatments for expectant mothers
- Annual oral cancer screenings for covered adults



At-risk

- **Enhanced benefits** – provide additional benefits, including expanded coverage for pregnant employees
- **Dental activation** – proprietary, predictive analytics are used to help identify and treat those who may not be getting dental care
- **Timely interventions** – encourage employees to seek oral health care



Custom solutions created to cultivate better health

Plans are centered around your employees' needs and focused on striving for best-in-class benefits, experience and service.

- Diverse suite of products and prices
- Expansion of Select Managed Care nationwide
- Member-level benefits based on condition
- Care model featuring optional incentive and reward attributes, and embedded wellness features in all plans

DMHO = Dental health maintenance organization plan.



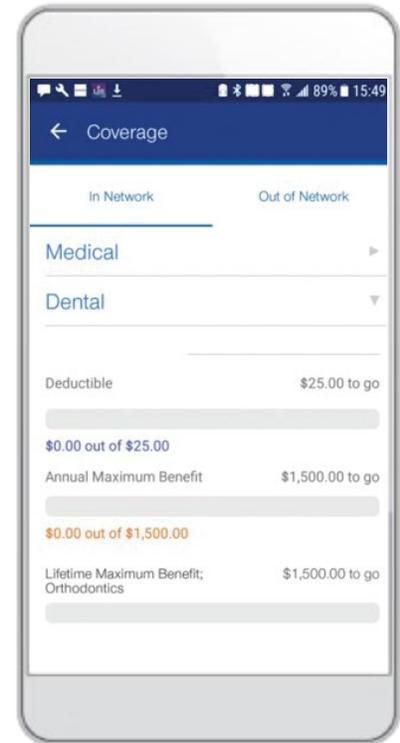
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Expansive care built for ease

A streamlined experience through self-service tools help provide the information, resources and connections you and your employees need, when you need it.

- **Simpler process for employees** – No claims submission or out-of-pocket payment for covered care*
- **Teledentistry** – Connects employees to answers before seeking care
- **Digital dental care app** – Can be used to find a neighborhood dentist, set appointment reminders and more
- **Simpler process for employers** – One account management team and real-time adjudication



 **110K+** unique PPO providers

 **22M** dental members

* Even if seeing an out-of-network provider.



Meeting your employees where they are for better engagement



Connecting oral health and overall health



1 A nurse noticed that Stan has been struggling to keep his blood sugar under control

2 Thanks to proactive outreach, he sought dental care and it was determined that poor dental health was a contributing factor



An easier way to get dental care



1 Sue is often swamped at work, which makes it hard to get away

2 That's why she likes UnitedHealthcare Dental Days, where a dentist comes to her workplace*



Straightening teeth conveniently



1 As a teen, Todd rarely wore his retainer

2 SmileDirectClub™ offers an at-home teeth straightening program with clear aligners, so he can work on restoring his smile with convenient virtual appointments and never leave work or home



Emergency coverage options



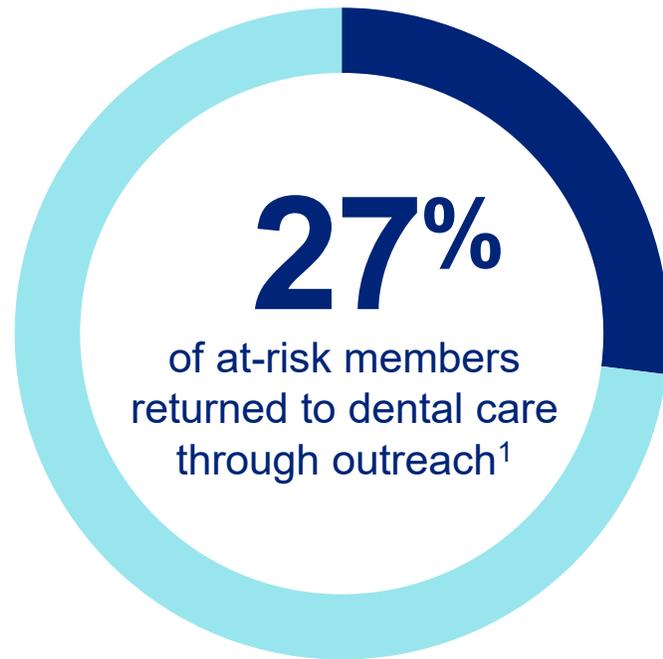
1 Lydia experiences tooth pain while vacationing

2 With teledentistry, she's able to get answers about where to go for network coverage and more via a phone consultation

* Treatments are covered under network benefits.



Integration may help close gaps in care, reduce costs and improve overall health



Source: 2019 book-of-business performance for clients with integrated UnitedHealthcare Dental and UnitedHealthcare Medical. Average medical savings derived by comparing members who received the recommended preventive and periodontal treatments to members in the same medical risk category who did not receive the recommended dental care.

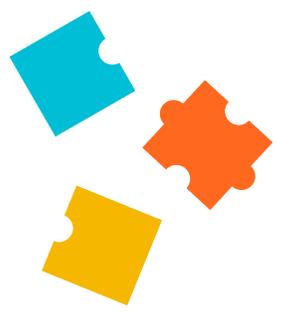


Dental solutions powered by a health care leader



Connection

We connect your employees to care—such as teledentistry, wellness features and rewards—to help move their health forward



Personalization

Our diverse suite of products can be customized to fit your employees' needs — and your budget



Beyond dental

Self-service tools are designed to provide the information, resources and connections you and your employees need, when it's needed





Appendix

Personalized dental care may create breakthroughs in whole-person health

Holly has been managing her diabetes for 10 years but struggles to keep her blood sugar levels under control. Part of the reason may be because she hasn't been taking care of her dental health.



1

Holly's diabetes condition is flagged for a check-in because she's been identified as not receiving optimal oral care for her condition

2

We reach out to Holly, guiding her back into care with her dentist to complete specialized oral care

3

Holly is offered enhanced coverage for any new dental expenses related to her condition

4

By treating her underlying case of gum disease, Holly is better able to stabilize her blood sugar levels and improve her diabetes management

For illustration purposes only. Each employee, depending upon their symptoms, health status, etc., may have a different consumer experience.



Improving dental engagement for improved general health



- 1** Custom solutions are designed to help manage conditions and drive overall wellness
- 2** Enhanced benefit features help remove barriers to care
- 3** Analytics across medical, dental and pharmacy help identify at-risk employees with gaps in preventive and periodontal care
- 4** Proactive outreach helps increase employee engagement in preventive care
- 5** High-risk employees are reached via phone and email in an effort to connect them to health advocates through their preferred method
- 6** Claim database is monitored to confirm completion of preventive and/or periodontal care
- 7** Enhanced coverage is offered to employees to help cover new dental expenses related to their condition
- 8** If employees have not completed recommended care within 7 months, they receive a reminder by mail



Integrated dental care is built to support a better experience



Improved overall health

- Better overall health includes dental care
- Each employee's health journey is different so we offer them custom plans to help meet their unique needs



More value

- Cost savings for you, supporting an easier member experience for your employees



Personalized experience

- One carrier to manage benefits
- One dedicated account team
- One integrated implementation process
- One simplified experience for employees



Give employees options to help fit their needs

<p>Preferred Provider Organization (PPO)/Open Access:*</p> <ul style="list-style-type: none"> • All states • National network • Network and out-of-network coverage 	<p>In-Network Only (INO):</p> <ul style="list-style-type: none"> • Select states • National network • Network coverage only 	<p>Dental Health Maintenance Organization (DHMO):*</p> <ul style="list-style-type: none"> • Select states • Statewide network • Network coverage only 	<p>Value:</p> <ul style="list-style-type: none"> • Select states • National network • Network and out-of-network coverage
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Embedded wellness benefits

- Routine checkups
- Enhanced pregnancy benefits**
- Adult oral cancer screenings

Add programs designed to help control cost, enhance benefits and reward healthy habits**

- **Consumer MaxMultiplier®:** Awards benefit dollars for getting regular checkups and helping keep costs low
- **Preventive MaxMultiplier:** Helps protect and stretch the annual maximum
- **Step-up Preventive:** Rewards preventive care with a progressive benefit

* Dual option is available to groups with at least 10 or more enrolled members. ** Not available in all states.



Provide coverage with one of our most popular plans

PPO/Open Access is designed to help meet your employees' needs — and your cost objectives.

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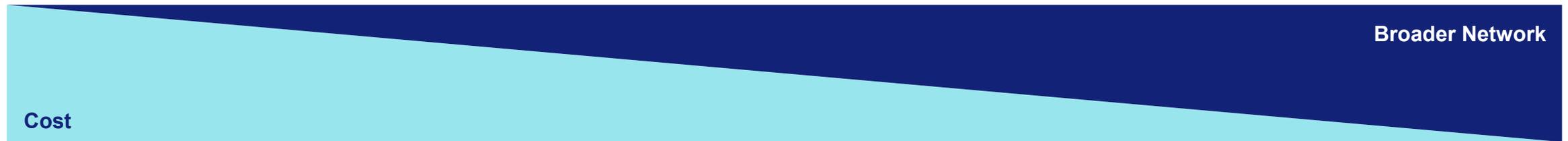
- No required primary care dentist
- No required specialist referrals
- Network and out-of-network coverage



Drive use of network for greater savings

INO enables you to offer a more cost-efficient, managed care plan with broader network access and flexibility.

\$\$



- No need to choose a primary care dentist
- No claim forms for network providers
- No referrals required
- No preauthorization forms



Offer lower costs and a simpler experience

National Select Managed Care is designed to offer lower costs and greater simplicity for your employees with more flexibility and savings for you.

\$



Cost-effective care:

- 100% network preventive coverage

Choice and flexibility:

- Choice of any general network dentist
- No waiting periods or claim forms

Predictable expenses:

- No deductibles or annual maximums
- Hundreds of covered services at fixed copays

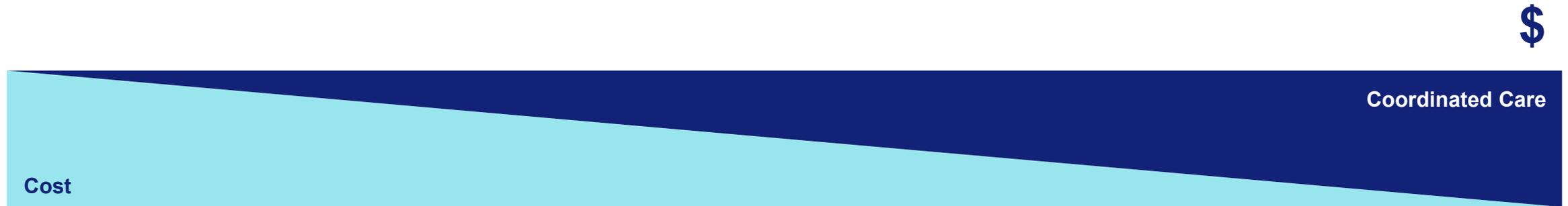
Discounted care:

- 25% savings on specialty care without a referral
- Discounted cosmetic care



A focus on local, coordinated care

Select Managed Care/DHMO plan helps maximize savings through a more localized network and a focus on coordinated care.



- A primary dentist to manage care; varies by state
- Referrals may be required; varies by state
- Network-only coverage
- No deductible, no annual maximum and no waiting period



Coverage plus discounts designed to help control costs

Value Dental combines preventive and diagnostic services with discounts for other services.



- No required primary care dentist
- No required referrals to see specialists
- 100% preventive care and diagnostic services in the network*
- Discounts of 20%–50% for services such as fillings, crowns, teeth whitening and orthodontia**
- Network-only coverage



Rewarding healthy habits may keep costs down

Enhance a Dental PPO or INO plan with 1 or more programs designed to engage employees in their dental care by rewarding healthy habits.

Groups 2+*

Consumer MaxMultiplier grows the annual maximum

Awards annual maximum dollars for getting regular checkups and helping keep costs below a claim threshold.

Groups 2+**

Preventive MaxMultiplier protects the annual maximum

Helps keep preventive and diagnostic care like exams, cleanings and X-rays from applying to the annual maximum.

Groups 101+***

Step-up Preventive lowers out-of-pocket costs

Rewards annual preventive care visits by progressively lowering cost share (coinsurance).



Add more coverage with FlexAppeal

- Covers up to 4 cleanings or gum treatments per year, or a combination of the 2 (with dentist authorization)
- Covers white fillings for back teeth, helping keep out-of-pocket costs lower (compared to more traditional plans)
- Covers dental implants due to injury or disease

* Minimum participation is 2 or more eligible employees when there are waiting periods; endodontics, periodontics and oral surgery are Class III (Major). These stipulations do not apply for groups with 10 or more eligible employees. ** Minimum participation is 2 or more eligible employees for plans \$1,000–\$1,500; minimum participation is 10+ for plans \$2,000 and above. *** Step-up Preventive participation requirement is 101 or more eligible employees.



Helping employees earn benefits with Consumer MaxMultiplier

Give employees a way to earn benefit dollars through regular checkups created to help keep their dental claim costs lower.*

Example of how employees may earn:



Plan year annual maximum:

\$1,000



If employees get their annual checkup and keep claims less than \$500, they'll earn:

\$250 annual max reward

\$100 bonus for using the network



Next year's annual maximum goes up to:

\$1,350 PPO members get a bonus for network-only claims

* Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual maximum for the following plan year and applies them to qualifying claims. At least 1 dental claim must be made during coverage period. Dollar amounts will vary based on the specific plan.



Lowering costs with Preventive MaxMultiplier

Help reduce your plan costs and provide a way for employees to get regular preventive care without it affecting their annual maximum.

Covers treatments such as:

- Exams
- Cleanings
- X-rays
- Fluoride treatments and sealants for children



Excludes the cost of preventive/diagnostic care from the annual maximum so that amount is left for other dental care services, such as fillings and crowns.

* Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual maximum for the following plan year and applies them to qualifying claims. At least 1 dental claim must be made during coverage period. Dollar amounts will vary based on the specific plan.



Reward preventive care with Step-up Preventive



Recommend setting preventive care constant at 100% coinsurance to encourage employees to get care.

- **Members who do not meet requirements the first year** will not see a change to their benefits
- **Members who don't meet the requirements the following year** will have their coinsurance benefit “step down” to the prior year’s rate

For illustrative purposes only.



Delivering an enhanced experience to employees



170+ languages



Service for the deaf and hearing impaired



24/7 IVR with provider locator, benefit details and eligibility information



Extended service hours and first-call resolution focus



Service metrics:¹

- Service experience (quality): **98%**
- First-call resolution: **98%**
- Service level: **84% of calls answered <30 seconds**
- Claims processed within 10 business days: **98.5%**
- Financial accuracy: **99.9%**



Expanding technology:*

- Secure email
- UnitedHealthcare® app
- Texting (SMS)**
- Co-browsing
- Click to chat

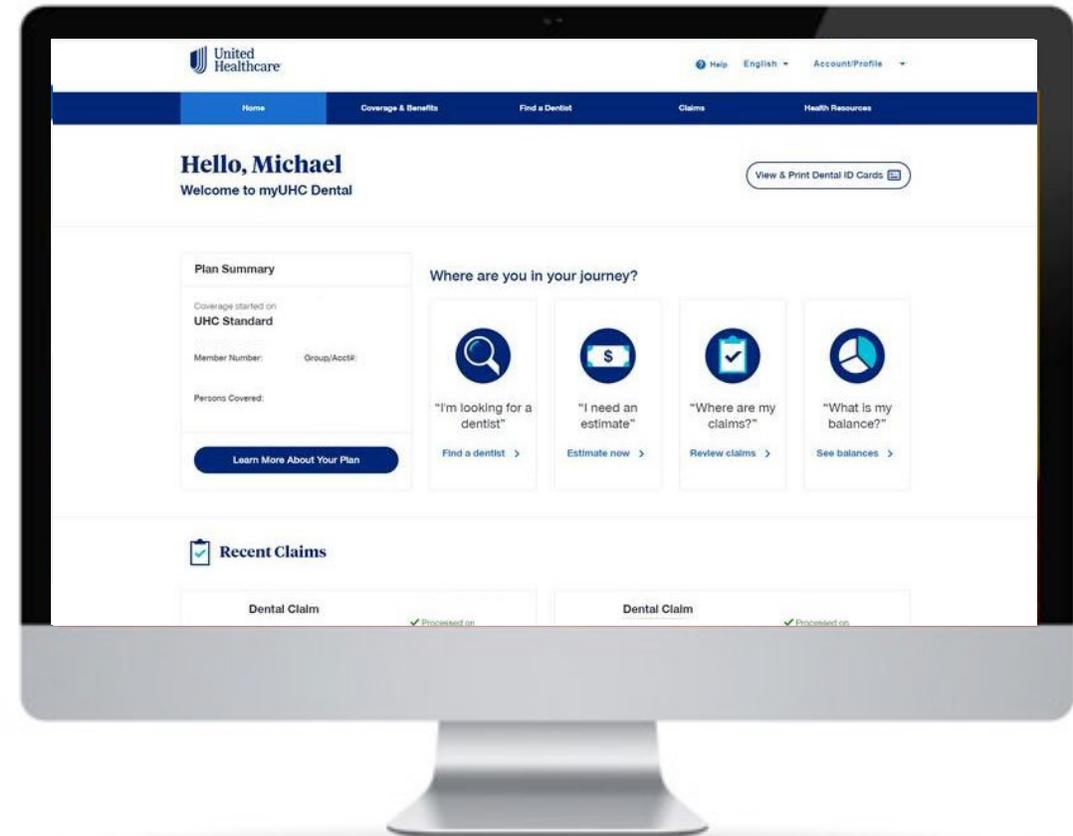
IVR = Interactive Voice Response. * May not be available to some customers. ** Data rates may apply. ¹ Service metric report, January 2019.



Providing access to benefits, tools and more at myuhc.com[®]

- Find a dentist
- Get health and wellness information
- Manage claims
- Print their health plan ID card
- Use the Cost Calculator

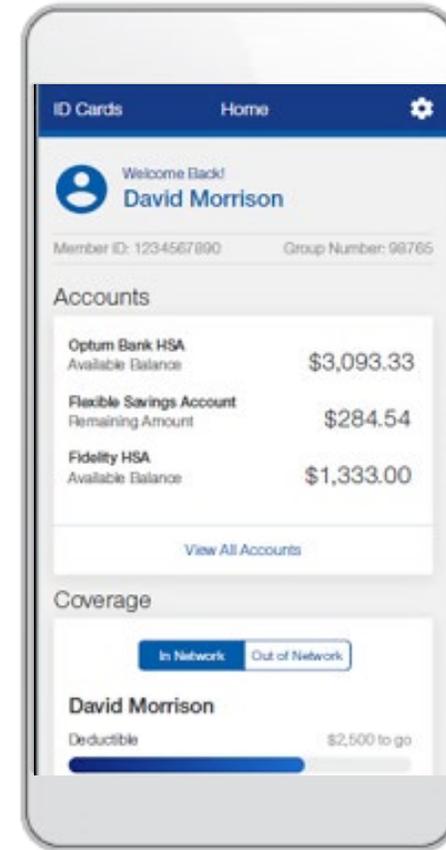
DEMO



The UnitedHealthcare[®] app puts health plan details at their fingertips

With a member interface similar to myuhc.com, the app:

- Uses HealthSafe ID[®] for digital security and a common login experience
- Allows employees to find care and costs, review coverage and claims, and track medications
- Provides secure messaging for quick access to customer service



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Confronting the opioid epidemic through a multi-dimensional approach

The UnitedHealthcare Opioids Management Strategy connects efforts across the health system with a focus on 3 critical elements:

- Prevent misuse and addiction
- Treat those who are addicted
- Support long-term recovery



1 in 10 opioid prescriptions was written by oral health professionals¹



45% of opioid prescriptions are for adolescents¹



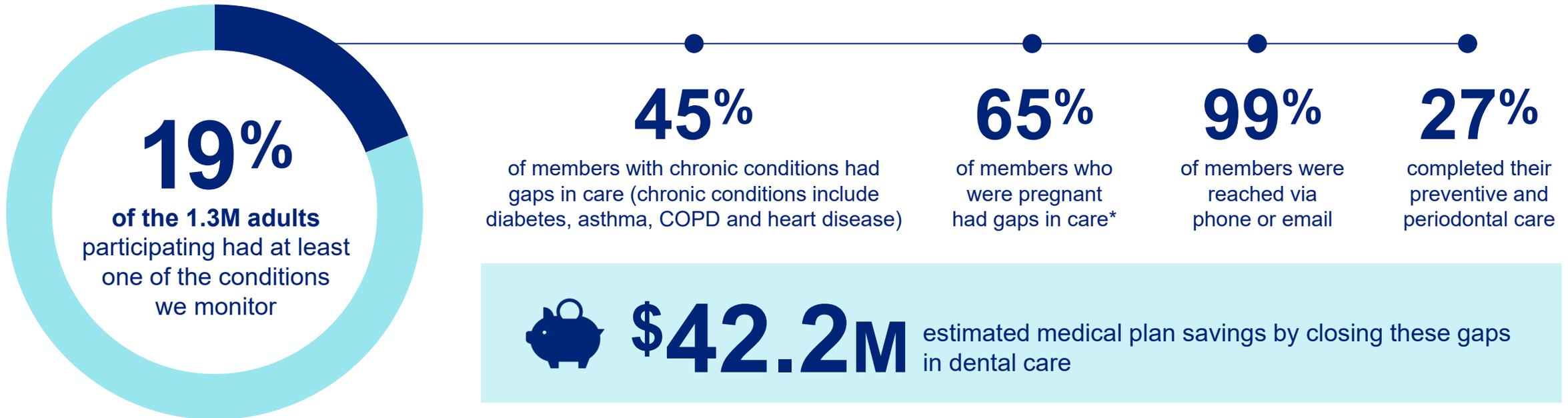
UnitedHealth Group was recognized by the National Alliance of Healthcare Purchaser Coalitions with the **2018 eValue8™ Innovation Award**

¹ UnitedHealthcare analysis of more than 4 million claims, 2018.



Dental scorecard

Jan. – Dec. 2019 (inclusive of runout):



19.1% = 247,522 adult participants in total (236,035 with chronic conditions listed plus 11,847 who experienced pregnancy during the reporting period).

* Pregnant participants and select groups are contacted only by mail. The first attempt to contact participants with chronic conditions is made by phone; if we do not have a valid phone number, they are contacted by mail. The second attempt is made by mail.



How was \$42.2M estimated?

An internal analysis determined that high-risk members impacted by dental care who received recommended preventive and periodontal treatments had medical claims that were 20.9% lower than those in the same risk category who did not receive the recommended dental care.

Participants with diabetes, asthma, COPD, heart disease or kidney disease:

	Dental compliant	Non-dental compliant	Difference
Medical claim risk*	2.844	3.266	-10.8%
Medical paid PMPM	\$846	\$1,070	-20.9%

Average annual medical savings of those with monitored conditions:

\$2,688

X 32,484 individuals who returned to dental compliance after outreach

\$87.3M

reduce to normalize for condition

\$42.2M

* Retrospective figures.

