



A better dental experience with value to smile about

Dental coverage that aims to improve overall health

The gateway dental preferred provider organization (PPO) plan gives your employees access to the same national network of 116,000+ providers as well as the same wellness-focused benefits found in our traditional PPO plans:

- ✓ **Preventive care is covered** up to 100% in the network, which includes 2 checkups and cleanings in a 12-month period
- ✓ **Annual oral cancer screenings** for all adults
- ✓ **Extra cleanings and gum treatments** for expectant mothers, as recommended by their dentists*

The gateway PPO plan may be a good option if you're looking for quality coverage at a value.

A plan designed to
help reduce premiums
by up to

15%¹

Compared to our traditional PPO plan, the gateway PPO plan is designed to help fit your budget.

**United
Healthcare
Dental**

Options for your business

The gateway PPO plan offers rates that may be up to 15% lower than a traditional PPO.¹ To achieve these lower costs, the gateway PPO plan shifts some higher-cost procedures to different levels of coverage.

Here's the breakdown of each coverage level, which includes changes such as:

- Shifting complex endodontics, periodontics and oral surgery from Class II to Class III
- Shifting full-mouth and panoramic X-rays from Class I to Class II
- Setting out-of-network reimbursement options at maximum allowable charge (MAC) or 70th percentile of usual and customary (UCR)

Class	Treatment	Change
Class I	Exams and cleanings	Most highly used services remain covered in Class I, typically 100% coverage with no deductible
	Sealants	
	Fluoride treatments	
	Oral cancer screenings	
	Bitewing X-rays	
Class II	Full series and all other X-rays	Shifted from Class I to Class II
	Space maintainers	Retained in Class II to promote wellness
	Emergency/palliative care	
	Fillings	
	Simple extractions	
Class III	Periodontal maintenance	Shifted from Class II to Class III
	Antimicrobial injections	
	Pulp tests, pulpotomies	
	Brush biopsies	
	Complex oral surgeries	
Class III	All other periodontics	Shifted from Class II to Class III
	Endodontics	
	Relines and repairs	
	Crowns and bridges	
	Dentures	
Out-of-network payment MAC or 70th percentile of UCR		Promotes use of network dentists while still offering value in or out of the network

Gateway PPO plans can be offered with or without coverage for orthodontia, with a variety of lifetime benefit options.

Orthodontia benefits are available to groups of 5 or more eligible members, with a minimum of 3 enrolled.

Small business customers (2–99 employees) can identify our gateway plans by looking for plan codes that begin with “A.”

Learn more

Contact your UnitedHealthcare representative to get a quote today

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^{*}Not available in the state of Washington.

¹ Savings are based on a comparison against a standard, non-class shifted passive PPO plan with MAC or 85th percentile of UCR out of network to a Gateway Plan with 70th percentile UCR out of network.

Policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, please see your official dental plan documents.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.