

DENTAL PLAN FEATURES

- No waiting period. Your effective date is the first of the month following your payroll deduction for the dental premium from your retirement pay.
- Preventive and Diagnostic Services covered at 100% of UCR
- \$1,000 annual maximum (**Can be higher – please refer to the MaxMultiplier Benefit outlined below**)
- See the dentist of your choice
- Monthly premium automatically deducted from your State Retirement Benefit
- Consumer MaxMultiplier

ENHANCEMENT

Consumer MaxMultiplier. This feature, which was added to the dental plan in 2008, encourages you to seek preventive and diagnostic care through an awards-based framework. There is a benefit period maximum award balance that can be carried forward each year so that accumulated funds are available when you need them. Each family member is eligible to earn his or her own awards.

You must utilize your dental benefit at least once between Jan. 1, 2009, and Dec. 31, 2009, to be eligible for this carryover benefit.

For example: If you visited your dentist in 2009 **and** your paid claims totaled \$500.00 or less, you will be eligible to carry forward an award maximum of \$250.00 which will be applied to your annual maximum in 2010. The annual plan maximum each calendar year is \$1,000.00. If you meet the criteria listed above, beginning January 2010, you would have your standard annual maximum of \$1,000.00 plus your carryover of \$250.00, giving you a total annual maximum of \$1,250.00 in 2010.

This carry-forward award criteria is available each year until you have reached a total combined regular annual maximum of \$1,000.00, plus \$1,000.00 award carry-forward maximum, for a total of \$2,000.00 in annual benefits.

For plan information, contact UnitedHealthcare Dental's Customer Care at 1-877-905-0659.

Listed below are some of the featured services you'll find on the special Web site for North Carolina retirees – www.yourdentalplan.com/npd:

- **Ability to view eligibility, benefit summary and claim information for all covered dependents (including spouse and adult dependents)**
- **Print claim forms**
- **View the certificate of coverage**

**Dental Toll-Free Number
1-877-905-0659**

Contract Year Maximum: \$1,000 Per Person

No deductible for Diagnostic and Preventive Services

One \$25.00 deductible, per member per plan year, applies to Basic Restorative and Major Services.

Please see the certificate of coverage on the Web site for complete benefit information including exclusions and limitations.

DIAGNOSTIC & PREVENTIVE SERVICES

Covered at 100% of UCR*

This includes:

Diagnostic

- Initial Oral Exam
- Periodic Oral Exam
- Emergency Exams for Pain Relief
- Full Mouth X-Rays (once every 60 months)
- Bitewing X-Rays
- Single Tooth X-Rays

Preventive

- Prophylaxis (2 per calendar year)
- Fluoride Treatments for children under age 19
- Sealants for children under age 16

BASIC RESTORATIVE

Covered at 50% of UCR*

This includes:

Restorative

- Silver Fillings
- White Fillings
- Anterior (front) Teeth Only
- Temporary Fillings
- Space Maintainers for children under age 14

Oral Surgery

- Simple Extraction
- Surgical Extraction
- General Anesthesia

Periodontics

- Periodontal Surgery
- Scaling and Root Planing

Endodontics

- Root Canal Treatment
- Pulpotomy

Prosthetic Maintenance

- Bridge or Denture Repair
- Rebase or Reline of Dentures
- Re-cement of Crowns and Onlays

MAJOR SERVICES

Covered at 50% of UCR*

This includes:

Gold/Cast Restorations

- Gold or Cast Restorations
- Crowns (when teeth cannot be restored with amalgam, composite or plastic restorations)

Prosthodontics

- Dentures
- Bridges
- Partials

Premiums

Effective Jan. 1, 2010

Monthly Rates

Retiree	\$32.45
Retiree & One	\$76.89
Retiree & Family	\$107.81

* Please note: Percentage is of usual, reasonable and customary charges, based upon zip codes by geographic regions.

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