Bundle with Univera

Dental coverage for everyone

valUcare Plus Pediatric Dental – Essential Health Benefits

(Covers to age 19 only)

- Most convenient way to provide Health Care Reform essential benefits
- Limited services covers full range of diagnostic, palliative and therapeutic services, but not as robust as our stand-alone dental plans
- Cost share varies by plan, and is subject to medical deductible:
 Standard = PCP Copay
 Select = 80%/80%/50%/50%
- Preventive services including cleanings, fluoride treatments & sealants
- Routine exams, x-rays and fillings
- Restorative root canals, stainless steel crowns, stabilization of cleft palate
- Orthodontics to treat serious medical conditions



Enhance your dental coverage with Univera Dental Select Options:

For adults ages 19 & over

Univera Dental Select with Rider*

- Richer, more extensive coverage under the fee schedule for adults
- Guidelines for coverage are less restrictive
- Comprehensive ortho can be added as a rider for children to age 19

*Pending DFS approval

OR

You get all of the pediatric dental benefits included in valUcare Plus, and can add one of the following for complete dental

Univera Dental Select

For the entire family

Included with

valUcare Plus

- Children under 19 get dental benefits above and beyond what is covered under the medical plan, such as porcelain crowns and implants
- Pediatric benefits would not be subject to the medical plan deductibles
- Allows greater plan design flexibility for children, including 100% on preventive services
- Richer, more extensive coverage under the fee schedule for the entire family
- Guidelines for coverage are less restrictive
- Comprehensive ortho can be added as a rider for children to age 19

No matter which dental plan you choose, when you choose Univera Healthcare you get:

- Strong local dental network, whether stand-alone or embedded
- Approximately 40% provider participation meets national average
- Flexible benefit options on stand-alone products
- Competitive dental rates
- One-stop shop for comprehensive medical and dental coverage
- Local carrier with strong ties to the community

Small Group Univera Dental Select Packages

Includes Comprehensive Ortho for children to age 19

Plan Type	Deductible	Annual Max	Ortho Max Options	Class I	Class II	Class IIA	Class III	Class IV	Univera Dental Select Package ID	Univera Dental Select Package ID - Excludes coverage for 18 and under (Pending DFS Approval)
Employer Sponsored	\$50	\$1,000	\$1,000	100%	50%	50%	50%	50%	UDSE-30-26/26	UDSL-30-26/26
		\$1,000	\$1,000	100%	80%	80%	50%	50%	UDSE-8-26/26; UDSE-9-26/26*	UDSL-8-26/26; UDSL-9-26/26
	\$75	\$1,000	\$1,000	100%	80%	50%	50%	50%	UDSE-23-26/26	UDSL-23-26/26
Voluntary	\$50	\$1,000	\$1,000	100%	50%	50%	50%	50%	UDSV-28-26/26	UDLV-28-26/26
		\$1,000	\$1,000	100%	80%	80%	50%	50%	UDSV-22-26/26	UDLV-22-26/26
	\$75	\$1,000	\$1,000	100%	80%	50%	50%	50%	UDSV-31-26/26	UDLV-31-26/26

Excludes Comprehensive Ortho

Plan Type	Deductible	Annual Max	Ortho Max Options	Class I	Class II	Class IIA	Class III	Class IV	Univera Dental Select Package ID	Univera Dental Select Package ID - Excludes coverage for 18 and under (Pending DFS Approval)
Employer Sponsored	\$50	\$750	N/A	100%	50%	50%	50%	0%	UDSE-29-26/26	UDSL-29-26/26
		\$1,000	N/A	100%	80%	80%	50%	0%	UDSE-13-26/26; UDSE-14-26/26*	UDSL-13-26/26; UDSL-14-26/26
	\$75	\$1,000	N/A	100%	80%	50%	50%	0%	UDSE-24-26/26	UDSL-24-26/26
Voluntary	\$75	\$1,000	N/A	100%	80%	50%	50%	0%	UDSV-32-26/26	UDLV-32-26/26

