

You're one step closer to simpler benefits.

**NEW! DENTAL AND VISION PLANS
FOR STUDENTS**



Health care can be hard. We're here to help you through it.

School is hard enough, right?

As a busy college student, we want to help make health care easier for you. This year you have the option to sign up for a dental and vision plan for less than \$15 a month. And we'll be here to help you get the most value out of your plan.

Like we said - easy.

Your benefits	
Student Vision Plan	4
Student Dental DHMO Plan	6
BENEFIT EXTRAS	
myuhc.com	7

Visit the website or call us.



welcometouhc.com/umiami



Toll-Free **(888) 877-2780**
Habla Español? Podemos ayudar.

More contacts:

Enrollment Information
(888) 877-2780 or welcometouhc.com/umiami

Dental Claims Customer Service
(877) 816-3596 or www.myuhc.com

Vision Claims Customer Service
(800) 638-3120 or www.myuhcvision.com

We start by helping to make it easier to get care and stay healthy.



Preventive care is covered 100% in our network.*

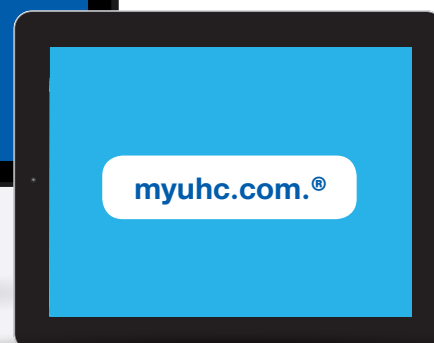
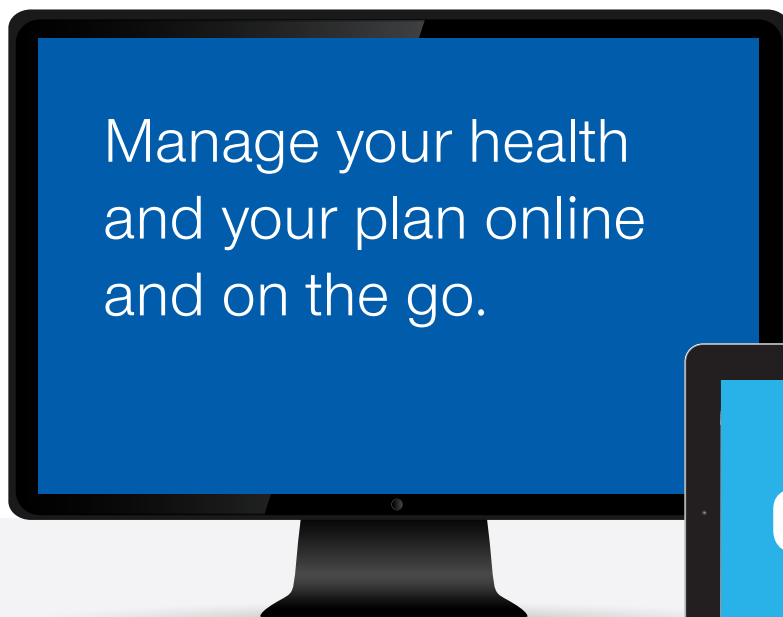


Using the network helps you save on covered services.

Find nearby **NETWORK PROVIDERS** at welcometouhc.com/umiami.



Coverage for a wide range of dental and vision services.



* Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

Student Vision Plan

Vision benefits that are easy to see.

Eye health is important to you and your family's overall health. Save up to 70% on eye care with a Student Vision Plan.

- ✓ **Eye exam, eyeglasses or contact lenses.**
- ✓ **Frame allowance to save money at network providers.**
- ✓ **Flexible ways to use your benefits.**
- ✓ **Find network providers, check claims and more online.**



“Highest in Customer Satisfaction with Vision Plans, Three Years in a Row.¹”

Paying for vision care.

COPAYMENT

The amount you'll pay for:

Eye Exam - covered in full after copay	\$15 copay
Lenses - covered in full after copay	\$30 copay

ALLOWANCES

Money that can be used to help pay for:

Frames - covered in full after copay	\$30 copay
Contact Lenses	Up to 4 boxes

STANDARD PLAN

Ways to save¹

- ✓ **Online ordering for contact lenses**
- ✓ **Discounts on lens options like Progressives**
- ✓ **Extra eyewear and more**

Choose from local and national providers.²

Here are just some of the well-known retail locations in our network.



For all of the **COVERAGE DETAILS**, see your official vision plan documents.

LEARN MORE at welcometouhc.com/umiami.

You'll also have access to discounts for:

- ✓ **Laser vision correction**
- ✓ **Hearing aids**

¹UnitedHealthcare received the highest numerical score in the proprietary J.D. Power 2013-2015 Vision Plan Satisfaction ReportsSM. 2015 report measures opinions of consumers with vision plans, includes four plans, and is based on responses from 1,998 consumers. Proprietary study results are based on experiences and perceptions of consumers surveyed September-October 2015. Your experiences may vary. Visit www.jdpower.com.

²Access to discounts at participating providers only.

³Not all providers participate in all plans. Check with your provider before using your benefits.

Learn more about your vision coverage.

5 things to know about your plan.

- 1 Your plan includes a covered eye exam with eyeglasses or contact lenses.
- 2 You can access a national network of providers, including optometrists and ophthalmologists, at thousands of convenient locations.
- 3 You are not limited to a small selection of eyeglass frames. Your plan includes an allowance that can be applied to any frame available at your participating provider's office.
- 4 Your contact lens benefit applies to the evaluation, fitting fees and purchase of contact lenses as well as two follow-up visits.

There's a site just for you.



What's covered?

Eye Exam

Your eye doctor will complete a case history and an exam for eye and vision problems.

Frame¹ Benefit

When you visit a network provider, your plan gives you money you can use for your frames.

Additional Pairs of Glasses and Lens Upgrades²

You get a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

See more savings with these discounts:

Laser Vision Correction

Save up to 15% through the Laser Vision Network of America's nationwide network.

Contact Lenses

If you have a contact lens prescription, you can order online for 10% off.

Contact Lens Benefit

You get contact lenses, a fitting and up to two follow-up visits. Selections may vary.

Hearing Aids

You can buy high-quality, digital hearing aids at discounted prices through hi HealthInnovations™.

LEARN MORE at welcometouhc.com/umiami.

¹Frame discounts do not apply when prohibited by frame manufacturer.

²Check with your provider. May not apply at some locations.

hi HealthInnovations™ is an affiliate of United Healthcare Insurance Company.

Student Dental DHMO Plan

Smile. We cover those.

The Student Dental DHMO Plan from UnitedHealthcare is easy to use and cost effective. It also covers a range of dental services.

✓ Save by staying in the network.

If you don't use the network, you'll have to pay for all of the costs.

✓ There's no need to get referrals to see a network specialist.

✓ Preventive care is covered 100% in the network.

✓ Expectant mothers get enhanced coverage.

✓ Adults get annual oral cancer screenings.

✓ Hundreds of services covered.

This includes crowns, braces and more.



“Highest in Customer Satisfaction with Dental Plans, Two Years in a Row¹”

Paying for dental care

COPAYMENTS

Know what you'll pay for each service:

PLAN 1

D0150-Comprehensive Oral Evaluation	No copay; covered 100%
D0272-Bitewings - Two Films (X-ray)	No copay; covered 100%
D1110-Semi-annual Cleaning	No copay; covered 100%
D2150-Amalgam (silver) Fillings	No copay; covered 100%
D2391-Resin-based composite posterior	\$70 copay

For all of the **COVERAGE DETAILS**, see your official dental plan documents.

LEARN MORE at welcometouhc.com/umiami.

Say yes to no

- ✓ No deductibles.
- ✓ No limit on how much the plan will pay for services in the network.
- ✓ No exclusions or pre-existing conditions.

Use myuhc.com

- ✓ Review coverage.
- ✓ Find network providers.
- ✓ Check your claims.
- ✓ Estimate costs.
- ✓ Print your ID cards and more.

¹UnitedHealthcare received the highest numerical score in the proprietary J.D. Power 2014-2015 Dental Plan Satisfaction ReportsSM. 2015 report measures opinions of consumers with dental plans, includes seven plans, and is based on responses from 2,449 consumers. Proprietary study results are based on experiences and perceptions of consumers surveyed September-October 2015. Your experiences may vary. Visit www.jdpower.com.

Benefits worthy of your favorites bar



**Manage your benefits and health care at
myuhc.com (dental) and myuhcvision.com (vision).**



Find network dental and vision providers.

Easily search for nearby network dental and vision providers and specialties by name, practice and location.



Estimate costs and find discounts.

You have easy-to-use tools so you can see what a treatment or procedure typically costs. You can also save on online contact lens orders, hearing aids and more.



Track claims and expenses.

Review your benefit details, claims and expenses at any time.



Print your ID card.

You can print dental ID cards for all family members from your computer or have them mailed to your home.



The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

UnitedHealthcare vision coverage provided by or through 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 Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware. Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.