

CONFIDENT™

Dental and Vision Programs

cbg

SMART, SIMPLE PRODUCTS

CONFIDENT dental and vision programs are simple to understand, simple to service and simple to sell. Our competitive rates and superior customer service make us the clear choice for discerning employers.

FEATURES THAT MATTER

Our mission is to make a positive difference for the people who use our programs. Our Prenatal Benefits offer additional dental health services for every expectant mother, and our Maximum Rollover feature gives all group members the potential for increasing their benefits. Both features are standard on every CONFIDENT dental plan.

ROCK-SOLID UNDERWRITING

UnitedHealthcare Insurance Company (UHIC) provides superior financial strength in today's employee benefits environment. cbg and UnitedHealthcare Insurance Company have forged the perfect partnership, offering a single source for both large and small group benefit solutions.

CONFIDENT VOLUNTARY VISION

CONFIDENT Vision offers quality vision benefits for employees at affordable rates to groups of 2 or more enrolled employees. The OptumHealth Vision network includes more than 26,000 private practice and retail chain providers. Whatever the size of the group, our plan offers the benefits employers and employees want including:

Vision Analysis by an O.D. or M.D.

Single, Bifocal, Trifocal or Lenticular Lenses

Coverage for contact lenses (after applicable copay)

Full coverage for eyeglasses for over 60% of all frames on the market (after applicable copay)

Access to discounted laser eye surgery procedures

Copays	\$10 exam	Service Frequency	
	\$25 materials	Exam	12 months
		Lenses	12 months
		Frames	24 months

Benefits*

	In-Network ¹	Out-of-Network ²
Eye Examination	100%	up to \$40.00
Standard Spectacle Lenses		
Single vision	100%	up to \$40.00
Bifocal	100%	up to \$60.00
Trifocal	100%	up to \$80.00
Lenticular	100%	up to \$80.00
Frames (see limits and exclusions)	100% ³	up to \$45.00
Elective Contact Lenses ⁴		
Covered-in-full contacts	100%	up to \$150.00
All other elective contacts	up to \$150.00	up to \$150.00
Necessary Contact Lenses ⁵	100%	up to \$210.00

Limits and Exclusions:

- 1) In-Network Benefits - Exam and materials copays and patient options are paid to the network provider by the plan participant.
- 2) Out-of-network Benefits - the plan participant pays full fee to the provider, and OptumHealth Vision reimburses the participant for services rendered up to the maximum allowance. There are no copays or deductibles.
- 3) Frame Benefit - OptumHealth Vision's generous frame benefit applies to virtually all the frames on the market today, and most of those are covered-in-full, with no additional cost to the member other than applicable copays. With our frame benefit, all frames with a \$50 wholesale cost or less are covered-in-full at private practice providers. The participant only pays the difference between the wholesale cost of the frame and the \$50 allowance. Plan participants receive a minimum \$130 frame allowance for frames purchased at retail chain providers.
- 4) Contact lenses are provided in lieu of spectacle lenses and frames. OptumHealth Vision's contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contacts (disposable contacts/up to 6 boxes, depending on prescription and plan selected), and up to two follow-up visits. A \$150 allowance is applied toward the fitting/evaluation fees and purchase of contact lenses outside of OptumHealth Vision's covered-in-full selection of contacts (materials copay does not apply). Toric, gas permeable, and bifocal contacts are all examples of contacts that are outside of our covered-in-full selection.
- 5) Necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: 1) following cataract surgery; 2) to correct extreme vision problems that cannot be corrected with spectacle lenses; 3) with certain conditions of anisometropia; 4) with certain conditions of keratoconus.

OFFER YOUR CUSTOMERS DENTAL PROGRAMS WITH GREATER VALUE

All of our UHIC CONFIDENT dental programs feature Maximum Rollover and Prenatal benefits. Be sure to educate your customers about these high-value features!

MAXIMUM ROLLOVER

Maximum Rollover is a standard feature on all UHIC CONFIDENT dental programs. This benefit allows qualifying members to carry forward a portion of their unused annual benefit into a Rollover Account* for use in subsequent years. (Maximum Rollover is **not** a buy-up.)

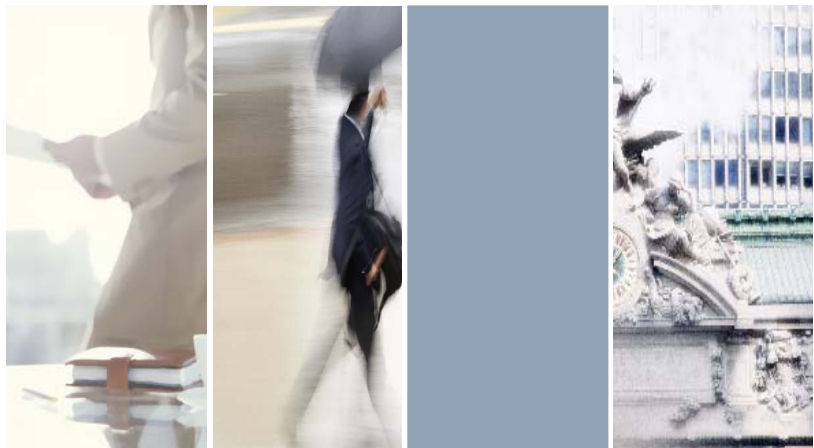
Maximum Rollover is not a buy-up. Since members become eligible by using their benefits but not exceeding a set usage threshold, they have an incentive to take advantage of their preventive services. They are further incented to take advantage of in-network discounts, as Maximum Rollover amounts are increased when all of a member's utilization is in-network. Members have the potential to double the amount of their original annual maximum over four years. Please note: new groups sold and new hires made in October, November & December will have participation in the Maximum Rollover benefit deferred until January 1st of the following year. Contact cbg for more information!

PRENATAL BENEFIT

Thorough care of teeth and gums during pregnancy is a critical component in maintaining the overall health and well-being of every mother and unborn child. Research indicates that periodontal disease during pregnancy may be associated with an increased risk of pre-term and very pre-term delivery. We make a positive difference in the overall well-being of the families we serve. If members are in their 2nd or 3rd trimester of pregnancy, here's how it works:

Pregnant members may visit any dentist, and will be responsible for 1) informing the dentist that they are pregnant, 2) providing the stage of pregnancy and due date, and 3) making sure the dentist notes their attending physician's or obstetrician's name on their claim forms. For these members, fees and expenses for cleanings, deep scaling, debridement, and periodontal maintenance, if such services are necessary, will be waived.

CONFIDENT dental quotes are available from our quoting system for groups of 2-199. For groups over 200, experience data is required.



* Dollar amounts in Maximum Rollover accounts to do not have cash value.

CONFIDENT™
by cbg

DENTAL PLAN DESIGNS & OPTIONS

As identified by the US Department of Health and Human Services, Dental is the single most requested employee benefit. Yet for some companies, finding the balance between affordability and employee needs is a difficult task. CONFIDENT offers employer paid and contributory plans starting at 2 enrolled employees. Voluntary plans are available for groups with at least 5 enrolled employees.

SERVICE and DESCRIPTION	COVERAGE LEVEL In Network	COVERAGE LEVEL Out of Network 80% R&C
Preventive and Diagnostic Services		
Clinical oral exams (two per calendar year)	100%	100%
Cleaning (two per calendar year)		
Emergency treatment		
X-rays: bitewings, one per calendar year; full mouth, once per 36 consecutive month period		
Fluoride treatment (children to age 16, two per consecutive 12 months)		
Basic Services		
Sealants (children under age 16)	90%	80%
Restorations and fillings		
Simple extractions		
Major Services: 12-Month Waiting Period		
Endodontics	60%	50%
Periodontics		
Oral surgery		
Inlays and crowns		
Bridges		
Optional Orthodontia: 12-Month Waiting Period (adult and child options available)		
\$1,000 or \$1500 separate lifetime maximum.	50%	50%
Eight employee minimum.		
Available for dependent children only under age 19		
Comprehensive full-banded treatment		
Fixed or cemented appliances		
DEDUCTIBLE		
Per person/per family (calendar year) Deductible is waived for Preventive and Diagnostic services.	\$50/\$150	\$50/\$150
CALENDAR YEAR PLAN MAXIMUM (for non orthodontic services)		
Per person	\$1,000	\$1,000

A customized CONFIDENT plan will meet the needs of employers and employees. The following options may be available based on group size and participation:

\$1250, \$1500 or \$2000 annual maximums

Orthodontia \$1000 or \$1500 lifetime maximums. Eight employee minimum. Adult orthodontia available.

Endodontics, Periodontics and Oral Surgery payable in basic

90% Reasonable and Customary

Deductible options include \$25 or \$100 lifetime

Note: The CONFIDENT INCENTIVE PPO plan is not available in all states. We offer a passive PPO plan or an indemnity plan in those states where the Incentive PPO is not available.

www.Capital-Benefits.com

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