Welcome. Get the most out of your benefits.

The Oxford Benefit Management® guide to dental, vision and life benefits.

UnitedHealthcare®

Oxford Benefit Management guide

What's inside:

Well-balanced benefits
make managing your family's health and well-being simpler.

The Oxford Benefit Management (OBM) plan you've picked comes with a package of benefits that include UnitedHealthcare dental, vision and life insurance plans. Life insurance is for employees only.

Accessing information.

Visit **uhc.com/obm** to learn more about your benefits and to find a list of providers in your OBM network.

- Go to **uhc.com/obm.**
- Select **OBM for Members.**
- Make your selection from the links at the bottom of the page.

You can also call OBM Member Services toll-free at **1-800-521-9845,** Monday through Friday, from 8 a.m. to 5 p.m. ET for help with:

- Getting answers to claims and claims payment questions.
- Understanding your benefits.
- Locating a participating network provider.
- Ordering a duplicate OBM ID card.
- Answering any other questions you have about your OBM benefits.

Understanding your OBM ID card.

On the front of your personal OBM ID card, you'll find your ID number. Refer to this number when you call Member Services and access website tools.

On the back of your ID card, you will find the claims mailing address that you'll need if you see a dentist or eye care provider who isn't in the OBM network. You can find and print a claim form at **uhc.com/obm**. You'll need to complete the form and mail it for processing.

UnitedHealthcare® | Oxford Benefit Management

Employee Name
Plan: OBM Premier Specialty Option
Member ID: 6800000000
Dental Network ID: PPO 00

Member/Provider Service: 800-521-9845
www.oxfordbenefitmanagement.com

UnitedHealthcare®

It is the provider's responsibility to verify eligibility before providing treatment.

Submit Dental claims to:	Submit Vision claims to:
UnitedHealthcare Dental	UnitedHealthcare Vision
Attention: Claims Department	Attention: Claims Department
PO Box 30587	PO Box 30978
Salt Lake City, UT 84130-0567	Salt Lake City, UT 84130
Electronic Payer ID # 52133	Fax: 248-733-6060

By use of this card, I hereby consent to the release of any information needed by Oxford Benefit Management, Inc. or third-party vendors.

This plan is underwritten by UnitedHealthcare Insurance Company

ID card images for illustrative purposes.

Picking a dentist from the UnitedHealthcare Dental network.

You can see any dentist you want, anywhere across the country. However, when you choose a dentist who is part of the plan's national network, you may receive discounted rates only available to members.

1 **Go to uhc.com/obm.**

- Select **OBM for Members.**

- Click on **My Dental Plan** under OBM Services Locator to find a network provider. You may need to log in or register on **myuhc.com®**.

2 **Call to schedule an appointment.**

Be sure to verify the provider's participation in the UnitedHealthcare Dental network.

3 **At the time of your appointment, show your OBM ID card.**

If you decide to see a dentist who is not a part of the UnitedHealthcare Dental network, you'll be responsible for:

- Paying all costs at the time of service.

- Filling out and mailing a dental claim form to be reimbursed for a portion of the services.

If you need to get a dental claim form:

- Go to **uhc.com/obm.**

- Select **OBM for Members.**

- Scroll down to Member Forms & Tools.

- Click on **Dental Claim Form** to download and print a copy.

If you have any questions about your dental benefits or need help locating a participating provider, call OBM Member Services at **1-800-521-9845** and follow the instructions for Dental Benefits.

How to access dental benefit and claims information.

Once enrolled in our dental program, you can access information about your dental benefits any time, day or night, through our website. For specific plan or claims information:

- Go to the member section of **uhc.com/obm**.

- Click on **My Dental Plan** under the OBM Services Locator section.

You'll be asked to register as a member using a unique ID number. This number is the last 5 digits of your member ID with 3 or 4 preceding zeros. For example, if your member ID is 680012345, you would enter the subscriber ID of 00012345. If your member ID is 6800012345, you would enter the subscriber ID of 000012345. Once you have registered, you can log in and select the tools on the site that meet your needs.

Your dental benefits include:

- Fully insured dental coverage, including: Preventive care, and diagnostic procedures such as cleanings, X-rays and routine examinations.

- Preventive care programs with coverage for prenatal dental care for women in their second and third trimester, additional preventive and periodontal services with no out-of-pocket costs, and coverage for oral cancer screening.

- Access to our national network of more than 100,000 participating dentists and specialists.[1]

Choosing an eye doctor.

Your UnitedHealthcare Vision plan uses Spectera Eyecare Networks, a national network of eye doctors that includes optometrists and ophthalmologists. They are located at both private practice and retail settings.

1 **Select a provider from the UnitedHealthcare Vision network.**

- Go to **uhc.com/obm.**
- Select **OBM for Members.**
- Click on **My Vision Plan** under OBM Services Locator to find a network provider. Under Provider Quick Search, enter your ZIP code and click **Search** to find a provider near you.

2 **Call to schedule an appointment.**

Be sure to tell them you have UnitedHealthcare Vision coverage. This will help the provider's office verify eligibility before you go to your appointment.

3 **At the time of your appointment:**

- Show your OBM ID card.
- You're only responsible for your copayments and certain patient options such as tints, coatings and non-selection frames.
- No claim or referral forms are necessary for covered services obtained from a participating UnitedHealthcare Vision network provider.

If you have any questions about your vision benefits or need help locating a participating provider, call OBM Member Services at **1-800-521-9845.**

Your vision benefits include:

- Comprehensive annual eye exams.
- Pediatric Children's Eye Care Program, which provides children ages 0–12 with an additional eye exam and replacement eyeglass benefit if a new prescription is required within a benefit year.
- Allowances toward frames and lenses, or contacts in lieu of eyeglasses.
- National network of more than 100,000 provider access points, which includes private practice and popular national retail chains.[2]

Find out about Basic Employee Life Insurance.

Basic Employee Life Insurance is included with all OBM plans, except the Voluntary Plan Option. If your plan includes the Basic Employee Life Insurance benefit, please complete the Beneficiary Designation for Life Insurance form and return it to your employer for filing. Beneficiary Designation for Life Insurance forms are available online at **uhc.com/obm** or by calling **1-866-293-1794.**

If you have any questions about your Basic Employee Life Insurance benefit, call OBM Member Services at **1-800-521-9845**.

[1] UnitedHealthcare dental network report, May 2017.

[2] Spectera Eyecare Networks as of October 2018.

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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. The policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company and in New York by Unimerica Life Insurance Company of New York. Life products are provided on policy forms LASD-POL (05/03) et al. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03). UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company of New York in New York, NY. Participation requirements for Life Insurance may be different than those stated. These policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.