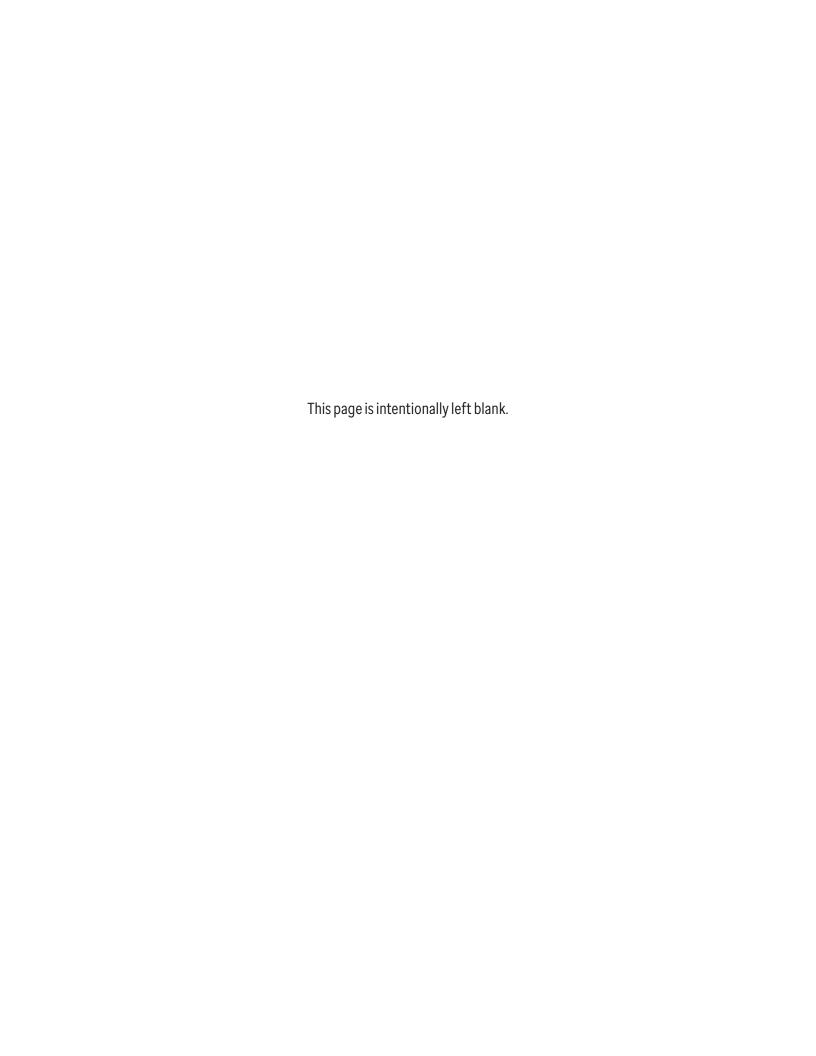


Member Handbook

Member Services: 1-877-901-7321, TDD/TTY: 7-1-1, for hearing impaired

United Healthcare<sup>®</sup> Dental





## **UnitedHealthcare Dental**

### **Important information**

For dental emergencies, call your child's main dentist's office.

For medical emergencies dial **9-1-1** or go to the nearest emergency room.

UnitedHealthcare Dental Member Services 8:00 a.m.-5:00 p.m., Monday-Friday. Available in English or Spanish. Member Services Line may be closed on state-approved holidays.

Interpreter services are available for all Member Services calls. If you call after regular business hours or during a weekend, you will get an answering service or a recording with operating hours and what to do in case of an emergency. If you don't have an emergency, call your main dentist during regular business hours.

You can access information on the UnitedHealthcare Dental Texas CHIP website 24 hours a day, 7 days a week.

Ombudsman Managed Care Assistance Team:

**1-877-901-7321,** TDD/TTY: **7-1-1** 

uhc.com/DentalTX

1-866-566-8989

You can request that this and any of the printed materials we send you be translated into another language or sent to you in a different format such as audio, larger print or Braille.

To request this handbook in a different format or language, please call UnitedHealthcare at **1-877-901-7321**, TDD/TTY: **7-1-1**. We will provide this at no charge to you within 5 business days of your request.

If there are any significant changes, UnitedHealthcare Dental will send you a letter to let you know at least 30 days prior to the change.

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# Welcome to UnitedHealthcare Dental

We are happy to have your child(ren) as a member. We are committed to providing quality dental care for your child(ren).

This handbook contains important information about the Texas CHIP Dental Plan. Keep this handbook for when you need information about the plan.



#### **Eligibility**

The Texas CHIP Dental Program provides dental services for Texas CHIP-eligible children. Texas Health and Human Services Center (HHSC) determines eligibility for all CHIP programs.



#### Coverage

The UnitedHealthcare Dental Texas CHIP program contracts with dental providers and dental clinics so your child(ren) can get the dental services they need. We cover preventive care, checkups and dental treatment services for CHIP-eligible children 0 to 17 years of age.



#### Welcome call

New members of the Texas CHIP program will receive a "Welcome Call." We will tell you about the program benefits and how to get dental services. We will also make sure you received ID cards for all of the eligible children in your family. If you are not home when we call, we will try again or leave a message for you to call us back.

#### **Member Services**

If you have questions about Texas CHIP you can always call our Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**. Our staff is here Monday through Friday from 8:00 a.m. to 5:00 p.m. Interpreter services are also available for calls to Member Services.

We can help you with:

- Questions about dental benefits or Texas CHIP
- Questions about a bill for dental services
- Finding a dental provider
- Arranging for an interpreter to come to an appointment with you
- Reporting fraud and abuse
- Out-of-network benefits
- · Filing a complaint, grievance or appeal

You can also access our secure website 24 hours a day, 7 days a week **uhc.com/DentalTX**. You can find information about benefits and locate a provider.

We always protect your child's private information. See page 37 for the UnitedHealthcare Privacy Notice or contact Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1** with any questions.

#### Member Services 1-877-901-7321, TDD/TTY: 7-1-1

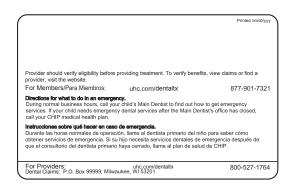
Our office is closed on these major holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

#### Your child's ID card

You should have received an ID card for each of your children who are covered by Texas CHIP. You will need to show this card every time your child sees a dental provider.





#### How to read your ID card

- Member's Name Who the card is for
- Member ID Number The member's Texas CHIP Dental Services ID number
- Effective Date The date the member's Texas CHIP Dental Services coverage started
- Date of Birth The member's birth date
- Plan Name Shows that you have joined the Texas CHIP Dental Services
- Main Dentist The dentist the member is assigned to
- Dental Phone The dentist's phone number
- Copay The amount you will have to pay your child's dentist for a visit that is not a dental checkup

#### How to use your ID card

- Take your ID card with you to the dentist. Your dentist will need the card information.
- Use your ID card to find the Member Services number to call for assistance. The number is on the back of your card. Have the card ready when you call.

#### How to replace your ID card if it is lost

If you lose your UnitedHealthcare Dental ID card, call Member Services right away at **1-877-901-7321**. Member Services will send you a new one. Call TDD/TTY: **7-1-1** for hearing impaired.

#### Who to call in an emergency?

During normal business hours, call your child's main dentist to find out how to get emergency services. If your child needs emergency dental services after the main dentist's office has closed, call your CHIP medical health plan.

## Regular dental care

Regular dental care is just as important as medical care. You should take your child(ren) to the dentist for regular checkups.

Your child(ren) should begin to see the dentist as soon as their first tooth comes in and no later than their first birthday. The dentist or dental hygienist will examine your child's mouth. The examination will include the teeth, gums, tongue, lips, and roof of mouth. Depending on the child's age, number of teeth present, and ability to cooperate, the dentist may order a few X-rays to see if there is tooth decay. X-rays are also helpful in determining that the permanent teeth are developing normally. Your child may also have his or her teeth cleaned.

#### **Dental providers**

#### Does my child's dentist have to be part of the UnitedHealthcare Dental CHIP network?

Yes. You must choose a main dentist in the UnitedHealthcare Dental Texas CHIP network. The Texas CHIP Dental Provider Directory lists all dentists in the network. Before going in for care, please make sure your dentist is listed in the directory by calling Member Services or viewing the online directory at uhc.com/DentalTX.

#### The Provider Directory includes information like:

- · Provider name, address and phone number
- Languages spoken
- Handicap access to the office
- If they are no longer accepting new patients

#### Here are some dental providers your child(ren) may see:

- · Main dentist
- First dental home
- General dentist can treat children and adults
- Pediatric dentists treat children up to age 18
- Orthodontists provide braces to straighten children's teeth
- **Endodontists** specialize in saving teeth, they do root canals
- Periodontists provide treatment for gum disease
- Oral surgeons perform dental surgery, including difficult extractions
- **Dental hygienists** clean teeth and provide oral health education
- Dental assistants assist the dental provider during treatment

#### If your dentist leaves the network

Sometimes dentists leave our network. They move or retire. If your dental provider leaves the network, we will send you a letter 30 days prior to the provider leaving the network. In the event the provider leaves with insufficient notice, we will send you a letter within 15 calendar days to let you know. Member Services can help you find a new dentist.

#### **Dental specialist**

Sometimes your child's main dentist will want you to take your child to a dental specialist. Your child's main dentist will let you know what type of specialist they want you to see. They can recommend someone or you can pick one. Make sure whoever treats your child is part of the UnitedHealthcare Dental Texas CHIP network. Member Services can help you find a specialist.

#### What if I need to cancel my child's dental visit?

#### **Canceling appointments**

We know that sometimes you may need to cancel an appointment for your child. Make sure that you call the office as soon as possible if you need to cancel. You should give the office at least 24 to 48 hours' notice. That way they can schedule someone else who needs dental care at that time. If you miss too many appointments and don't call the office to cancel they may not give you another appointment.

**Remember:** If you cancel an appointment and you also had transportation and/or an interpreter scheduled you need to cancel these too.

#### Out of network providers

Treatment provided to your child by a provider who is not part of the UnitedHealthcare Dental Texas CHIP network will not be covered unless the provider receives approval before treating your child. Dental providers who are not part of the network will need to request prior authorization before they treat your child. They need to contact UnitedHealthcare Dental and tell us why you need to be treated by an out-of-network provider.

#### What do I need to bring when I take my child to the dentist?

Make sure you have your child's UnitedHealthcare Dental Texas CHIP ID card handy. The dental office will need the information on the card to make the appointment. Make sure you write down the date and time of the appointment. Tell the office if you will need an interpreter to meet you there.

#### What is a main dentist?

A main dentist can be a general dentist or a dentist who only treats children. This is the dentist who gives your child services that prevent teeth problems. This dentist also can fix most teeth problems. Your child's main dentist also can send your child to a specialist for teeth problems that are harder to fix, if that kind of treatment is needed.

## Can a clinic be my child's main dentist? (Rural Health Clinic/Federally Qualified Health Center)

Yes, a Federally Qualified Health Center (FQHC) or Rural Health Clinic (RHC) can be your main dentist if you choose. For help with finding or changing a main dentist please call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**.

#### How many times can I change my child's main dentist?

You can change your child's main dentist as many times as you like.

#### How can I change my child's main dentist?

You can change main dentists by calling us at **1-877-901-7321**, TDD/TTY: **7-1-1** (toll-free). Or you can write to:

UnitedHealthcare Dental - Texas P.O. Box 740224 Atlanta, GA 30374-0224

Or you can log into our website at **uhc.com/DentalTX** to make a new main dentist selection. A one-time registration is required. Then you may login and change your main dentist as needed. It's easy!

## If I change my child's main dentist, when can we start getting services from the new provider?

The main dentist change will become effective the day after you make the change.

#### Is there a reason I might be denied if I ask to change my child's main dentist?

We might turn down your request for one of the reasons listed below:

- The main dentist you want to change to is not accepting new patients
- The main dentist you want to change to does not provide the types of dental services your child needs

#### Can a main dentist ask to move my child to another main dentist?

Your child can be moved from one main dentist to another for one of the reasons listed below:

- If you or your child don't follow the dentist's advice
- If you or your child are repeatedly loud or disruptive while in the dentist's waiting room or treatment area
- If your relationship with your child's main dentist is not working for either you or the dentist

#### What if I choose to take my child to another dentist who is not my child's main dentist?

Your main dentist will provide you with preventative care and will refer you to specialists as needed. You will need a referral from your main dentist to see another dentist.

#### What if I choose to take my child to a dentist that is out of network?

You will have to pay for any out-of-network services not authorized by UnitedHealthcare Dental, except for emergency care.

#### What if I choose to take my child to a dentist that does not accept CHIP?

You will have to pay for any dental services that are done by dentists that do not accept CHIP.

#### How do I get dental care for my child after the main dentist's office is closed?

If your child needs dental care after the office is closed and it is not an emergency, you can call your child's main dentist's office and leave a message with the answering service. The dentist's staff will call you back when the office reopens.

If your child needs emergency dental work after the office has closed, call your CHIP medical health plan.

#### How we make decisions

UnitedHealthcare Dental Texas CHIP uses a process called "utilization review." This process helps us to make sure each child receives the appropriate treatment. We want to make sure that children don't receive services or procedures they may not need. Some examples would be too many rays. We also want to make sure that children receive the services they need like cleanings and sealants. UnitedHealthcare Dental Texas CHIP has "clinical guidelines" for all of our dental providers. These "guidelines" describe how most dental providers should provide treatment for their Texas CHIP patients.

UnitedHealthcare Dental Texas CHIP has a team of dental professionals who review certain types of treatments to make sure they meet our clinical guidelines. The team includes our Utilization Management Director, general dentists, and orthodontists.

Only licensed dentists can make the decision to deny a treatment or service. All denials of treatment or services must be supported by UnitedHealthcare clinical guidelines. You can get a copy of these guidelines on our website or by calling Member Services.

UnitedHealthcare Dental Texas CHIP staff are not rewarded for saying "no" to needed care. You have the right to appeal any decisions to deny dental treatment or services. The process to request an appeal of a decision is explained on page 25.

## **Emergencies and Urgent Care**

#### **Emergencies**

An emergency is a life threatening illness or injury. It requires immediate care. You should call **9-1-1** or go to the nearest emergency room. You should also call your child's primary care provider (PCP). If your child has a dental emergency, you should call their dentist right away. Prior authorization is not required for emergencies. They will tell you what to do. You can also call UnitedHealthcare Dental Texas CHIP Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**, 8:00 a.m.-5:00 p.m., Monday-Friday. They can help you find a dental provider if you need one.

If the injury to your child is life-threatening you should call 9-1-1 or take your child to the emergency room immediately.

#### **Urgent Care**

Urgent care is when your child has a dental problem that is not life threatening. An example might be pain or an infection. You should call your child's dentist. The dentist can tell you what to do. Your child's dentist is required to see all urgent care dental problems within 48 hours.

## Changing dental plans

#### What if I want to change my child's dental plan?

If your child has been in a CHIP dental plan less than 90 days, you can change dental plans. Call CHIP toll-free at 1-800-647-6558.

Your child cannot change dental plans after being in the plan 90 days unless your child is granted an exception for a "good cause." You also cannot change dental plans if your child has reached his or her annual dental benefit limit.

#### If I change my child's dental plan, when will we be able to start using the new dental plan?

If you call to change your child's dental plan on or before the 15th of the month, the change will take place on the first day of the following month. If you call after the 15th of the month, the change will take place the first day of the second month after that. For example:

- If you call on or before April 15, your change will take place on May 1
- If you call after April 15, your change will take place on June 1

#### Can United Health care Dental ask that my child get dropped from their dental plan?

A CHIP dental health plan can ask that a child be removed from their plan for the following reasons:

- The child or the child's caregiver misuses the child's membership card or loans it to another person,
- The child or the child's caregiver is disruptive, unruly, or uncooperative at the dentist's office, or
- The child or the child's caregiver refuses to follow the dental plan's rules and restrictions.

## **Your Texas CHIP Dental benefits**

Your child's UnitedHealthcare Dental Texas CHIP plan covers a wide range of dental treatments and services. These services include medically necessary preventive and diagnostic care, and treatment for dental and gum disease. Some dental services may require "prior authorization" or approval before getting the service.

## What are my child's dental benefits with CHIP?

CHIP dental benefits for your child include the following services:

- Exam, cleaning and fluoride treatment every six (6) months
- X-rays every six (6) months
- Fillings, extractions, crowns, root canals and other medically necessary treatments

#### How do I get these services for my child?

Schedule a checkup appointment for your child with your child's main dentist. The main dentist will provide these services and determine if additional services may be needed.

#### What services are not covered?

- · Cosmetic procedures (for example, tooth whitening)
- General anesthesia or intravenous/conscious sedation
- · Orthodontia
- Procedures considered experimental or investigational
- Services that are determined to not be medically necessary
- Services that could be covered under another insurance carrier or health plan

## Extra benefits (Value added services)

## What other benefits are offered by UnitedHealthcare Dental Texas CHIP plan?

Your child can earn a reward for good dental habits. Some of the rewards that UnitedHealthcare Dental CHIP offers are:

#### Firstgrin dental kit - Register for the Member Portal

#### Who is eligible?

New and current members ages 0-7 who register for the Member Portal. Limit of one dental kit per lifetime.

#### What's included?

A child-sized toothbrush and more to help little smiles stay healthy!

#### How do I get it?

Just sign up for the Member Portal. That's it! We'll take care of the rest and send your kit to you – no extra steps needed.

#### Electric toothbrush - Register for the Member Portal

#### Who is eligible?

New and current members ages 8-19 who register for the Member Portal. Limit of one electric toothbrush per member per lifetime.

#### What's included?

A voucher for an electric toothbrush to help keep smiles bright and healthy!

#### How do I get it?

Just sign up for the Member Portal. Once you're registered, we'll send your voucher – no extra steps needed!

#### \$25 Walmart gift card - Dental Case Management program

#### Who is eligible?

New members aged 19 and younger may be eligible. Limit of one gift card per lifetime.

#### What do I need to do?

Simply complete a risk assessment. This helps us understand your child's unique needs. If your child qualifies, we will contact you. Members must agree to enroll in our case management program within 120 days of signing up with UHC Texas Dental.

#### \$10 Walmart gift card - Sealant program (first molars)

#### Who is eligible?

Members aged 9 and younger. Members who receive sealant treatment on all four first molars will receive a gift card. Limit of one gift card per lifetime.

#### What do I need to do?

Simply schedule an appointment with your Main Dentist. Sealing these teeth as soon as they come in can keep them cavity-free. We will mail your gift card to you! No forms to fill out!

#### \$10 Walmart gift card - Sealant program (second molars)

#### Who is eligible?

Members aged 14 and younger. Members who receive sealant treatment on all four second molars will receive a gift card. Limit of one gift card per lifetime.

#### What do I need to do?

Simply schedule an appointment with your Main Dentist. Sealing these teeth as soon as they come in can keep them cavity-free. We will mail your gift card to you! No forms to fill out!

Members who complete the requirements from Sept. 1, 2025 to Aug. 31, 2026 will be eligible to receive their extra benefits.

#### How much do I have to pay for my child's dental care?

CHIP members will be charged a copayment for any visit that is not a dental checkup. Your child's copay amount can be found on the front of the ID card. You are required to pay this amount at the time of treatment. Native Americans or Alaskan Natives are exempt from copays.

At or below 151% FPL charge:

Office visit (non-preventive) \$5 Cost-sharing cap 5% (of family's income)\*\*

Above 151% up to and including 186% FPL charge:

Office visit (non-preventive) \$20 Cost-sharing cap 5% (of family's income)\*\*

Above 186% up to and including 201% FPL charge:

Office visit (non-preventive) \$25 Cost-sharing cap 5% (of family's income)

## How much do I have to pay for services not covered by CHIP or services that are over the annual cap?

Covered dental services are subject to a \$564 annual benefit limit unless an exception applies. CHIP members who have used up the \$564 annual benefit limit can continue to receive certain services such as checkup visits, medically necessary covered treatment and emergency treatment. You will have to pay for services that are not covered or for services over the annual cap if they do not fall in any of the above categories.

## How do I get drugs (prescriptions) the dentist has ordered for my child?

Take the prescription with your Medical CHIP ID to your pharmacy of choice located close to you.

## Who do I call if I have problems getting drugs (prescriptions) the dentist ordered for my child?

Call your Medical CHIP Health Plan or contact UnitedHealthcare Dental Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**.

<sup>\*\*</sup> Per 12-month term of coverage.

### Dental care and other services

#### What is routine dental care?

Routine dental services include:

- Diagnostic and preventive visits (cleanings, fluoride every six [6] months)
- Therapeutic services such as fillings, crowns, root canals and/or extractions

#### **Making appointments**

When you call your main dentist's office to make an appointment you should let them know why you are making an appointment. For example, "My child needs their teeth cleaned," or, "My child has a tooth ache." The office will ask for your names, address, phone number and insurance.

#### How soon can I expect my child to be seen?

Members should be scheduled for a visit:

- Within three (3) weeks for routine services
- Within twenty-four (24) hours for emergency services

If you have any trouble making an appointment, call Member Services and they can help you.

### What dental services are covered by the CHIP medical plan?

Your child's CHIP medical plan covers limited emergency dental services in a hospital or ambulatory surgical center. The CHIP medical plan will pay for the following:

- · Dislocated jaw
- Traumatic damage to teeth and supporting structures
- Removal of cysts
- Treatment of oral abscess of tooth or gum origin
- CHIP medical plans pay for hospital, physician, and related medical services for the above conditions. This includes services the doctor provides and other services your child might need, like anesthesia or other drugs.

CHIP medical plans are also responsible for paying for treatment and devices for craniofacial anomalies.

UnitedHealthcare Dental provides all other dental services. Call UnitedHealthcare Dental to learn more about the dental services we offer.

#### How do I get emergency dental care for my child and who do I call?

Call your child's main dentist to find out how your child can get emergency dental services. If the office is closed, call your child's CHIP medical plan.

#### How soon can I expect my child to be seen?

Your child should get emergency dental services no later than 24 hours after you call.

### What does medically necessary mean?

That's the standard for deciding whether CHIP will cover a dental service for your child. For dental services or products provided, the test is whether a prudent dentist would provide the service or product to a patient to diagnose, prevent, or treat dental pain, infection, disease, dysfunction, or disfiguration in accordance with generally accepted procedures of the professional dental community.

## What if my child needs routine dental care or emergency dental services when he or she is out of town or out of Texas?

If your child needs routine dental care when traveling, call us toll-free at **1-877-901-7321**, TDD/TTY: **7-1-1** and we will help you find a dentist.

If your child needs emergency dental services while traveling, go to a nearby hospital, then call your CHIP medical health plan.

#### What if my child needs dental services when he or she is out of the country?

Dental services performed out of the country are not covered by CHIP.

### What if my child needs to see a special dentist (specialist)?

Your child's main dentist will give you a referral so your child can go to a specialist.

#### How soon can I expect my child to be seen by a specialist?

- If the specialist is providing urgent care your child will be seen no later than 24 hours from the time you ask for the referral from your main dentist
- If the specialist is providing therapy or your child needs to see the specialist to get a diagnosis, your child will be seen no later than 14 days from the time you ask for the referral
- If the specialist is providing services to prevent teeth problems, your child will be seen no later than 30 days from the time you ask for the referral

#### Which dental services do not need a referral?

Services performed by your child's main dentist do not need a referral. Your child's main dentist will refer your child to a specialist if there is a medically necessary need.

## **Interpreter services**

If English is not your primary language, you can get access to an interpreter when you call Member Services. Some of our Member Services representatives speak languages other than English. We also contract with Certified Languages to provide other languages. The Member Services representative can get an interpreter on the phone to assist you with your call. TTY for the hearing impaired is available by dialing TDD/TTY: **7-1-1**.

Many of the dental providers in our network also speak other languages. You can find the languages that a dental provider speaks in our provider directory and on our website. The Texas CHIP Provider Directory lists all participating dentists in the network and can be viewed on **uhc.com/DentalTX**. Please contact Texas CHIP Member Services or visit the Texas CHIP website for the most current list of dentists or if you need help finding a provider that speaks your language.

You can also have an interpreter come to a dental appointment with you. You must call Member Services at least 72 hours before the scheduled appointment to request an interpreter. We will arrange to have an interpreter who speaks your language meet you at the dental office. If you need a sign language interpreter you need to let us know at least 2 weeks before the appointment. If your appointment date or time changes you need to let us know. We can let the interpreter know as well.

#### Can someone interpret for me when I talk with my child's dentist?

Yes. You have access to an interpreter when you call Member Services. Some of our Member Services representatives speak languages other than English. We also contract with the Certified Languages to provide other languages. The Member Services representative can get an interpreter on the phone to assist you with your call. TTY for the hearing impaired is available by dialing TDD/TTY: **7-1-1**.

#### Who do I call for an interpreter?

Call Member Services. A Member Services representative can get an interpreter on the phone to assist you with your call. TTY for the hearing impaired is available by dialing TDD/TTY: **7-1-1**.

#### How far in advance do I need to call?

You must call Member Services at least 72 hours before the scheduled appointment to request an interpreter. We will arrange to have an interpreter who speaks your language meet you at the dental office. If you need a sign language interpreter you need to let us know at least 2 weeks before the appointment.

#### How can I get a face-to-face interpreter in the dentist's office?

You can also have an interpreter come to a dental appointment with you. You must call Member Services at least 72 hours before the scheduled appointment to request an interpreter. We will arrange to have an interpreter who speaks your language meet you at the dental office. If you need a sign language interpreter you need to let us know at least 2 weeks before the appointment. If your appointment date or time changes you need to let us know. We can let the interpreter know as well.

## What if I get a bill from my child's dentist?

Ask your child's dentist why they are billing you. Your child's dentist cannot bill you for covered and approved CHIP services.

#### Who do I call?

Call UnitedHealthcare Dental Member Services at 1-877-901-7321, TDD/TTY: 7-1-1.

#### What information will they need?

Please have your child's member ID card and a copy of the bill in front of you. You will need to tell Member Services who sent you the bill, the date of service, the amount and the provider's address and phone number.

20 **Questions?** Visit **uhc.com/DentalTX**, or call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**.

### What do I have to do if I move?

It is very important that you keep all of your information updated. As soon as you have your new address, give it to the local HHSC benefits office and UnitedHealthcare Dental Member Services Department at **1-877-901-7321**, TDD/TTY: **7-1-1**.

Before you get CHIP services in your new area, you must call UnitedHealthcare Dental, unless you need emergency services. You will continue to get care through UnitedHealthcare Dental until HHSC changes your address.

## What are my child's rights and responsibilities?

### Member rights and responsibilities

#### **Member rights**

- 1. You have the right to get accurate, easy-to-understand information to help you make good choices about you or your child's dentists and other providers.
- 2. You have the right to know how your child's dentists are paid. You have a right to know about what those payments are and how they work.
- 3. You have the right to know how UnitedHealthcare Dental decides about whether a service is covered or medically necessary. You have the right to know about the people in UnitedHealthcare Dental's office who decide those things.
- 4. You have the right to know the names of the dentists and other providers enrolled with UnitedHealthcare Dental and their addresses.
- 5. You have the right to pick from a list of dentists that is large enough so that your child can get the right kind of care when your child needs it.
- 6. You have the right to take part in all the choices about your child's dental care.
- 7. You have the right to speak for your child in all treatment choices.
- 8. You have the right to get a second opinion from another dentist enrolled with UnitedHealthcare Dental about what kind of treatment your child needs.
- 9. You have the right to be treated fairly by UnitedHealthcare Dental, dentists, and other providers.
- 10. You have the right to talk to your child's dentists and other providers in private, and to have your child's dental records kept private. You have the right to look over and copy your child's dental records and to ask for changes to those records.

- 11. You have a right to know that dentists, hospitals, and others who care for your child can advise you about your child's health status, medical care, and treatment. Your child's dental health plan cannot prevent them from giving you this information, even if the care or treatment is not a covered service.
- 12. You have a right to know that you are only responsible for paying allowable copayments for covered services for your child, up to benefit maximum limits. Dentists, hospitals, and others cannot require you to pay any other amounts for covered services.
- 13. You have the right not to be secluded or restrained as a punishment or to make things easier for your provider.

#### **Member responsibilities**

You and UnitedHealthcare Dental both have an interest in seeing your child's dental health improve. You can help by assuming these responsibilities.

- 1. You and your child must try to follow healthy habits, such as encouraging your child to exercise, to stay away from tobacco, and to eat a healthy diet.
- 2. You must become involved in the dentist's decisions about you and your child's treatments.
- 3. You must work together with UnitedHealthcare Dental's dentists and other providers to pick treatments for your child that you have all agreed upon.
- 4. If you have a disagreement with UnitedHealthcare Dental you must try first to resolve it using UnitedHealthcare Dental's complaint process.
- 5. You must learn about what UnitedHealthcare Dental does and does not cover. You must read your Member Handbook to understand how the rules work.
- 6. If you make an appointment for your child, you must try to get to the dentist's office on time. If you cannot keep the appointment, be sure to call and cancel it.
- 7. You must report misuse by dental and health care providers, other CHIP members, UnitedHealthcare Dental, or other dental or medical plans.

If you think you have been treated unfairly or discriminated against, call the U.S. Department of Health and Human Services (HHS) toll-free at 1-800-368-1019. You also can view information concerning the HHS Office of Civil Rights online at www.hhs.gov/ocr.

## Complaints, grievances, and appeals

We want you to be happy with the care and services you receive. If you are unhappy, we want to know about it so we can resolve the problem.

#### **Complaints**

You have the right to file a complaint at any time. Please call Member Services and we will address your questions or concerns about benefits, services, access to appointments, wrong bills you received or other issues. If possible, we will resolve your problem at the time of your call. If that is not possible, we will ask for more information and get back to you within 30 calendar days after your complaint is filed. At any time, we may ask you for more information.

You can also file a complaint in writing. An authorized representative – someone you choose in writing – can help you. Your authorized representative can be a friend, neighbor, family member, provider or attorney.

#### **Complaint process**

#### What should I do if I have a complaint?

We want to help. If you have a complaint, please call us at 1-877-901-7321, TDD/TTY: 7-1-1 (toll-free) to tell us about your problem. A UnitedHealthcare Dental Member Services advocate can help you file a complaint. Most of the time, we can help you right away or within a few days at the most.

If you still have a complaint after you've gone through the UnitedHealthcare Dental's complaint process, call the Texas Department of Insurance at 1-800-252-3439 (toll-free). If you want to make your complaint in writing, please send it to the following address:

Texas Department of Insurance P.O. Box 149091 Austin, Texas 78714-9091

#### Who do I call?

If you have a Complaint, please call us toll-free at 1-877-901-7321, TDD/TTY: 7-1-1.

#### Send written complaints to:

UnitedHealthcare Dental Texas CHIP Appeals/Complaints Department P.O. Box 1427 Milwaukee, WI 53201

#### Can someone from UnitedHealthcare Dental help me file a complaint?

A UnitedHealthcare Dental Member Services advocate can help you file a complaint. Just call **1-877-901-7321**, TDD/TTY: **7-1-1**.

#### What do I need to do to file a complaint and how long will the process take?

Please call us at **1-877-901-7321**, TDD/TTY: **7-1-1** (toll-free) to tell us about your problem. A UnitedHealthcare Dental Member Services advocate can help you file a complaint. Or you can write to us at the address below. Most of the time, we can help you right away or within a few days at the most.

#### Send written complaints to:

UnitedHealthcare Dental Texas CHIP Appeals/Complaints Department P.O. Box 1427 Milwaukee. WI 53201

We will send you an acknowledgment letter less than 5 business days after we receive your complaint. The letter will also tell you what you can do if you still have concerns.

We will review your case and send you a letter with our decision within 30 days from the date of your complaint.

#### If I don't like what happens with my complaint, who else can I call?

If you still have a complaint after you've gone through UnitedHealthcare Dental's complaint process, you can call the Texas Department of Insurance at 1-800-252-3439 (toll-free).

## How can I file a complaint with the Texas Department of Insurance after I have gone through the UnitedHealthcare Dental complaint process?

If you still have a complaint after you've gone through the UnitedHealthcare Dental's complaint process, call the Texas Department of Insurance at 1-800-252-3439 (toll-free). If you want to make your complaint in writing, please send it to the following address:

Texas Department of Insurance P.O. Box 149091 Austin, TX 78714-9091

#### **Appeals**

An appeal is a request to change a decision made by UnitedHealthcare Dental for services that you or your provider believe you are entitled to receive. You, or an authorized representative, can file an appeal in writing, in person, or by calling UnitedHealthcare Dental Texas CHIP Member Services. Requests to review services that were denied by UnitedHealthcare Dental Texas CHIP must be made **within 60 calendar days** of UnitedHealthcare Dental Texas CHIP decision to deny a service or supply. We will review the care or services that were denied or the coverage decision that was made.

#### Send written appeals to:

UnitedHealthcare Dental Texas CHIP Attn: Grievance and Appeals Unit P.O. Box 1427 Milwaukee, WI 53201

#### You have the right to:

- Ask for and get copies of all documents related to the appeal. You may add information about the appeal to your file in writing or in person.
- Continue to have CHIP covered services while your appeal is under review. To have
  these CHIP covered services continue, you must call or tell UnitedHealthcare Dental
  Texas CHIP within 10 calendar days of being notified. If the appeal is denied, you may
  be responsible for the cost of any continued benefits you received. If the appeal is
  approved and you did not request that your services be continued while your appeal
  was pending, UnitedHealthcare Dental Texas CHIP will authorize or provide services
  within 72 hours.

Qualified UnitedHealthcare Dental Texas CHIP staff decide on appeals that are not about medical issues. Qualified health care professionals decide on appeals about medical issues. We will make a fair decision about appeals within 30 calendar days of receiving your appeal.

#### Can someone else appeal for me?

Yes. Your doctor, another provider, or anyone you choose can ask for an appeal.

#### **Appeal process**

## What can I do if UnitedHealthcare Dental denies or limits a service for my child that the dentist has asked for?

If you do not agree with the UnitedHealthcare Dental denial, you have the right to appeal. You can ask UnitedHealthcare Dental to help you file an appeal. You can also choose a provider, a relative, a friend or lawyer to appeal on your behalf. The person you choose must have your written approval to appeal on your behalf.

#### How will I find out if services for my child are denied?

You will receive notification of a denial for service(s) requested for your child in the mail. You can call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1** for a status on a request for services for your child or view the status on **uhc.com/DentalTX**. Your dentist may also tell you about the denial.

#### What are the time frames for the appeal process?

You must ask for an appeal within 60 days from the date you get our denial letter. If you want UnitedHealthcare Dental to look at your case, you can ask for it by writing or by calling us. If you, or the person you choose to appeal for you, call Member Services to ask for an appeal, Member Services will put your appeal in writing and send it to you to sign. You, or the person you choose to appeal for you, must sign the appeal and send it back to us, unless you have requested a fast (expedited) appeal.

You can request an extension of up to 14 calendar days if needed. If UnitedHealthcare Dental determines more information is needed or an extension is in your child's best interest, we will notify you in writing. We will state how a delay is in your child's best interest.

#### When can I ask for an appeal?

You must ask for an appeal within 60 days from the date you get our denial letter. Your services may continue while your appeal is being looked at, if all of the following apply:

- You ask for an appeal:
  - Within 10 calendar days from the date we mailed the denial letter, or
  - Before the effective date of this denial letter.
- The appeal request is related to reduced or suspended services or to services that were previously authorized for you

- The services were ordered by an authorized provider
- The authorization period for the services has not ended
- You asked that the service continue

You can also ask for an appeal for partial or complete denial of payment for services. You can request an extension of up to 14 calendar days if needed. If UnitedHealthcare Dental determines more information is needed or an extension is in your child's best interest, we will notify you in writing. We will state how a delay is in your child's best interest.

#### Can I just ask for an appeal or does it have to be in writing?

You can ask for an appeal in writing, or you can call and ask UnitedHealthcare Dental for an appeal. We will send you a one-page appeal form that you, your child's dentist, or someone else representing you can fill out and return to us.

#### Can someone from UnitedHealthcare Dental help me file an appeal?

Yes. Please call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1** to ask for an appeal. A member advocate will put your appeal in writing and send it to you to sign.

#### What else can I do if I'm still not happy?

If you disagree with UnitedHealthcare Dental's appeal decision, you have the right to request a review by MAXIMUS Federal External Review. MAXIMUS does not have an affiliation with UnitedHealthcare Dental, your health care providers, or the URA.

To request a MAXIMUS Federal External Review, you must fill out the MAXIMUS Federal External Review Request form and return it to MAXIMUS Federal Services:

Mail: HHS Federal External Review Request

MAXIMUS Federal Services 3750 Monroe Avenue, Suite 705

Pittsford, NY 14534

Email: FERP@maximus.com

Online: Submit a request online at:

https://maximusferp.my.site.com/FERP/s/#/home Select the link "Request a Review Online" in the heading.

Fax: 1-888-866-6190

Call: 1-888-866-6205, 8:00 a.m.-5:00 p.m. EST, Monday-Friday

The form can be found on our member web portal uhc.com/DentalTX.

If you believe your situation is urgent, you may ask for an expedited (fast) review when emailing, faxing or by calling the Federal External Review Process at 888-866-6205 ext. 3326. If submitting the review request online select "expedited."

The patient, parent, or the patient's legal guardian must sign the consent to release medical information to MAXIMUS (included as part of the review request form).

MAXIUMS Federal Services will provide notice of the final external review decision as quickly as your medical conditions or circumstances require, but no later than 72 hours after they receive your expedited external review request. When MAXIMUS Federal Services receives your request, they will notify us, and we will send them all the case information for their review. If you send them any more information they will share it with us.

You will receive a letter with their decision for a standard request no later than 45 days after they receive the request for the external review. If MAXIMUS Federal Services decides to overturn our decision, we will provide coverage or payment for your health care items or services.

If you have questions or concerns about your external review, call 1-888-866-6205.

### Urgent (fast) appeals

When you or your child's provider feels a delay in care or treatment might be a medical emergency, you or your child's provider should call UnitedHealthcare Dental Member Services to request a fast appeal. This means the absence of immediate medical attention could be a risk to your child's life or cause your child severe pain. We will make a decision about urgent appeals within 72 hours of receiving your request.

If more information is needed, UnitedHealthcare Dental will contact you to let you know that we need more time to review your request.

#### Expedited dental plan appeal

#### What is an expedited appeal?

Ask for an expedited appeal when you don't have time for a standard appeal – when your child's life or health is in danger. When you ask for an expedited appeal, UnitedHealthcare Dental has to make a decision quickly based on the condition of your child's health.

#### How do I ask for an expedited appeal?

You can ask for an appeal by writing or calling us. You, or the person you choose to appeal for you, can call Member Services to ask for an expedited appeal.

#### How long does an expedited appeal take?

We will review and respond to your expedited appeal request within 72 hours.

#### What happens if UnitedHealthcare Dental says it won't give me an expedited appeal?

If UnitedHealthcare Dental does not think delay in care is life threatening, we will notify you within 72 hours. Your appeal will be processed through the standard appeal process. We will notify you of a decision within 30 days.

#### Who can help me file an expedited appeal?

You, your child's doctor, another provider, or anyone you choose can ask for an expedited appeal.

### Fraud, waste, and abuse

#### **Fraud information**

#### Do you want to report CHIP waste, abuse, or fraud?

Let us know if you think a doctor, dentist, pharmacist at a drug store, other health-care provider, or a person getting benefits is doing something wrong. Doing something wrong could be waste, abuse, or fraud, which is against the law. For example, tell us if you think someone is:

- Getting paid for CHIP services that weren't given or necessary
- Not telling the truth about a medical condition to get medical treatment
- Letting someone else use a CHIP Dental ID
- Using someone else's CHIP Dental ID
- Not telling the truth about the amount of money or resources he or she has to get benefits

#### To report waste, abuse, or fraud, choose one of the following:

- Call the OIG Hotline at 1-800-436-6184, or
- Visit https://oig.hhs.texas.gov/. Under the box labeled "I Want To," click "Report Fraud, Waste, or Abuse" to complete the online form.
- You can report directly to UnitedHealthcare Dental:

UnitedHealthcare Dental Special Investigation Unit 170 Wood Avenue, 3rd Floor, NJ050-1000 Iselin, NJ 08830

Phone: 1-844-359-7736, TDD/TTY: 7-1-1

#### To report waste, abuse or fraud, gather as much information as possible.

- When reporting about a provider (a doctor, dentist, counselor, etc.) include:
  - Name, address, and phone number of provider
  - Name and address of the facility (hospital, nursing home, home health agency, etc.)
  - CHIP number of the provider and facility, if you have it
  - Type of provider (doctor, dentist, therapist, pharmacist, etc.)
  - Names and phone numbers of other witnesses who can help in the investigation
  - Dates of events
  - Summary of what happened
- When reporting about someone who gets benefits, include:
  - The person's name
  - The person's date of birth, Social Security number, or case number if you have it
  - The city where the person lives
  - Specific details about the waste, abuse, or fraud

## Frequently asked questions

#### Q. Can I take my child to any dentist?

**A.** You can only take your child to a dentist who is part of the UnitedHealthcare Dental Texas CHIP network. If your child's current dental provider is not part of the dental plan, call Member Services. We can help your dental provider join our network or we can help you find a new dentist who participates in our network.

#### Q. When should I start taking my child to the dentist?

**A.** Children should see a dentist on or around their first birthday. After that, parents should schedule a dental appointment every six months.

#### Q. Will Texas CHIP members have an ID card?

**A.** Yes, we will send your child's ID cards after they are enrolled. Be sure to bring your child's ID cards to every dental appointment. If you lose the card you can call Member Services to get another one.

#### Q. When I visit the dentist, will I have any copays?

**A.** No. There are no copays in the Texas CHIP program; however payment is required for all non-covered procedures and treatments. For more information regarding Texas CHIP covered services please contact Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**.

#### Q. How do I find a dentist and make an appointment?

**A.** By calling the UnitedHealthcare Dental Texas CHIP Member Services number at **1-877-901-7321**, TDD/TTY: **7-1-1** we can help you find a dentist in your area. You can also locate a participating provider by going to our website at **uhc.com/DentalTX**. We can send you a Provider Directory with a listing of all the dentists participating in the program if you request one.

#### Q. What do I do if I need to cancel my child's dentist appointment?

**A.** You must call the dentist office at least 24 to 48 hours (the exact time period will vary, based on differences in dental practices) before the scheduled appointment to cancel. Many dentists have cancellation policies where they reserve the right to no longer see a patient who misses scheduled appointments. It is very important to keep all scheduled appointments, or call ahead if you must cancel.

#### Q. What if a dentist or clinic sends me a bill?

**A.** If you get a bill, call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**. A representative will work with you to find out if you need to pay the bill, or how to resolve the issue.

#### Q. Does the health plan require that I get a second opinion for any services?

**A.** No. UnitedHealthcare Dental Texas CHIP does not require you to get second opinion for covered services. However, a second opinion is available to you for all dental covered services. If you'd like to receive a second opinion, please call Member Services.

#### Q. What do I do if I want my child to see a dental specialist?

**A.** Talk to your child's main dentist first. Your dentist will help you find the type of specialist your child needs, and one who is part of our network.

#### Q. Do I need a referral for my child to see a dental specialist?

**A.** Your child does not need a referral to a dental specialist, as long as the dentist is participating with the UnitedHealthcare Dental Texas CHIP program.

#### Q. What benefits are not covered by my health plan?

- **A.** The following services are not covered by UnitedHealthcare Dental Texas CHIP program:
  - Experimental procedures
  - · Treatment that is cosmetic or not medically necessary
  - Services outside of United States territory
  - Services covered by another insurance coverage or health plan

Please contact Member Services if you have a question about whether a service is covered or not.

#### Q. What if UnitedHealthcare Dental Texas CHIP does not pay my child's dental claim?

A. You will need to call Member Services at 1-877-901-7321, TDD/TTY: 7-1-1 and ask us to review the claim. For example, UnitedHealthcare Dental Texas CHIP will deny your claim when you receive services that are not covered by the Texas CHIP Program. When you ask for a review, UnitedHealthcare Dental Texas CHIP will look at your request and reconsider our decision as soon as possible and we will let you know the outcome of the review in writing. For details on how to appeal a denial, please refer to page 25 of this handbook.

#### Q. What if I receive a bill?

**A.** If you get a bill from a dentist or hospital, please call us as soon as possible. If you need to, tell the provider UnitedHealthcare Dental is reviewing the bill.

#### Q. What if I move out of state?

**A.** If you plan to move to another state, please contact UnitedHealthcare Dental Member Services. Your dental benefits may end when you move out of state.

## Tips for good dental health

- Keep all scheduled dental appointments
- · Call your dentist 24 to 48 hours prior to the appointment if you must cancel
- Provide child caregivers with the dentist's name and emergency phone number and be sure they know how to handle dental emergencies, for example severe tooth pain, severe bleeding, swelling or trauma (accidents)

#### At 12 months of age

- Begin brushing your toddler's teeth with a smear-sized dab of fluoride toothpaste, (no larger than a grain of rice)
- Make an appointment for your child's first dental exam as soon as your child's first tooth comes through and no later than their first birthday
- Do not put the child to bed with a bottle that contains anything but water, or prop a bottle in the child's mouth

#### At 15 and 18 months of age

- Continue brushing your toddler's teeth with a smear-sized dab of fluoride toothpaste, (no larger than a grain of rice). Make an appointment with your dentist for an examination if you have not done so already.
- Continue to avoid putting your child to bed with a bottle that contains anything but water, and do not prop a bottle in the child's mouth
- Children under 4 to 5 years old will still need help to brush

#### At 3 years of age

- Begin teaching your child how to brush their own teeth with a pea-size amount of fluoride toothpaste and with help from you
- Children under 4 to 5 years old will still need help to brush
- Begin flossing when back teeth begin to come in. This is important because toothbrush bristles cannot reach between teeth, leaving those teeth vulnerable to bacteria and decay.
- Take your child to the dentist regularly and ask about fluoride supplements, or in office fluoride applications, which make the tooth enamel strong and help to protect it from decay. For most children, that means visiting the dentist twice a year.

#### At 4 years of age

- Be sure your child brushes their teeth 2 times a day with a pea-size amount of fluoride toothpaste with supervision
- Children under 4 to 5 years old will still need help to brush
- If your child regularly sucks a pacifier, fingers or thumb, begin to help the child stop the habit

#### Throughout middle childhood

- Be sure your child brushes their teeth 2 times a day with a pea-size amount of fluoride toothpaste with supervision until your child is 6 years old, and help your child floss their teeth
- Ensure that your child gets regular checkups and be sure to ask your dentist about supplemental fluoride and sealants, once your child's adult molars (6-year molars) begin to come in
- As your child's adult teeth come in, have your dentist evaluate these to be sure they are coming in properly
- Finally, be sure your child eats well and gets plenty of fruits and vegetables

# Healthy mouth checklist

#### How can I prepare my child for a visit to the dentist?

- Make the first visit something for the child to look forward to. Today, dentistry for children is a fun and positive experience.
- · Morning appointments are usually when the child is most rested and cooperative
- Do not attempt to bribe your child; instead, you might read your child a story about a
  trip to the dentist, or you can play "dentist" with the child by taking turns looking into
  each other's mouths with a flashlight
- If your child asks a question you feel uncomfortable answering, you may respond, "I don't know, let's ask the dentist." This keeps you from unnecessarily scaring the child; it also lets your child take an active role in the appointment.

#### Important concerns

Baby bottle tooth decay is the leading cause of decay and tooth loss in very young children. To avoid this, do not put your baby to sleep with a bottle that contains any sticky or sugary substance like milk, fruit juice, formula or other sweetened beverages. If the child must be put to sleep with a bottle, use plain water.

Another common occurrence with active children is accidents. Teeth that sustain injuries should be treated immediately by the dentist. In many cases, further injury or tooth loss can be prevented with prompt care. Sometimes very active children will have a healthy tooth completely knocked out. If this happens to a permanent tooth, save the tooth and any fragments or gum tissue. Soak the tooth in milk or water until help can be found. If no milk or water is available, the life of the knocked-out tooth may be prolonged by keeping it moist in saliva by holding it under the tongue, or between the cheek and gum. In many cases the tooth can be put back in successfully, if you get help in the first hour.

### Baby teeth will be lost. Why should they be fixed?

The baby (primary) teeth provide a foundation and guidance for the permanent (secondary) teeth. If a child has teeth that are improperly spaced or have a lot of decay, crowding, shifting or poor oral habits, early treatment may be necessary to prevent more complicated treatment (like braces) in the future. Early tooth development also affects a child's ability to eat, chew, form speech patterns and swallow. This is especially important for your child's sense of social confidence and self-esteem. If baby teeth are lost early, cosmetic appliances and space maintainers are available to replace them, or to provide space for the permanent teeth to come through.

#### UnitedHealthcare Dental CHIP Handbook

#### When should my child first visit the dentist?

Your child's first birthday is a good time for a dental evaluation, which can help diagnose and prevent any future issues. This is also a good time to begin weaning your child from the bottle.

#### How can I help my child keep a healthy smile for a lifetime?

- As a parent, set an example by taking good care of your own teeth
- Before your child's teeth start to appear in the mouth, begin to massage the teeth and gums with your finger, a warm, wet washcloth or a small gauze pad
- When the first baby teeth appear, floss and brush your child's teeth until they're old enough to do this themselves
- Feed your child a balanced diet and offer healthy snacks
- Ask your dentist about fluoride and other treatments that prevent cavities
- · Make sure your child has regular dental care throughout his or her development

#### Non-Discrimination and Language Assistance Notices

# **Dental Plan Notices of Privacy Practices**

This notice describes how <u>Medical Information</u> about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Effective January 1, 2024.

By law, we¹ must protect the privacy of your health information ("HI"). We must send you this notice. It tells you:

- · How we may use your HI.
- When we can share your HI with others.
- · What rights you have for your HI.

By law, we must follow the terms of this notice.

HI is information about your health or medical services. We have the right to make changes to this notice of privacy practices. If we make important changes them, we will notify you by mail or e-mail. We will also post the new notice on our website. Any changes to the notice will apply to all HI we have. We will notify you of a breach of your HI.

# How We Collect, Use, and Share Your Information We collect, use, and share your HI with:

- · You or your legal representative.
- Certain government agencies.
- To check to make sure we are following privacy laws.

We have the right to collect, use, and share your HI for certain purposes. This may be for your treatment, to pay for your care, or to run our business. We may use and share your HI as follows.

- **For Payment.** To process payments and pay claims. For example, we may tell a doctor whether we will pay for certain medical procedures and what percentage of the bill may be covered.
- For Treatment or Managing Care. To help with your care. For example, we may share your HI with a hospital you are in, to help them provide medical care to you.
- For Health Care Operations. To run your business. For example, we may talk to your doctor to tell him or her about a special disease management or wellness program available to you. We may study data to improve our services.

#### UnitedHealthcare Dental CHIP Handbook

- **Tell You about Health Programs or Products.** We may tell you about other treatments, products, and services. These activities may be limited by law.
- For Plan Sponsors. If you receive health insurance through your employer, we may give enrollment, disenrollment, and summary HI to your employer. We may give them other HI if they properly limit its use.
- For Underwriting Purposes. To make underwriting decisions. We will not use your genetic HI for underwriting purposes.
- For Reminders on Benefits or Care. We may send reminders about appointments you have and information about your health benefits.
- For Communications to You. We may contact you about your health insurance benefits, health care or payments.

#### We may collect, use, and share your HI as follows

- As Required by Law. To follow the laws that apply to us.
- To Persons Involved with Your Care. A family member or other person that helps with your medical care or pays for your care. This also may be to a family member in an emergency. This may happen if you are unable to tell us if we can share your HI or not. If you are unable to tell us what you want, we will use our best judgment. If allowed, after you pass away, we may share HI with family members or friends who helped with your care or paid for your care.
- For Public Health Activities. For example, to prevent diseases from spreading or to report problems with products or medicines.
- For Reporting Abuse, Neglect or Domestic Violence. We may only share with certain entities allowed by law to get this HI. This may be a social or protective service agency.
- For Health Oversight Activities to an agency allowed by the law to get the HI. This may be for licensure, audits and fraud and abuse investigations.
- For Judicial or Administrative Proceedings, for example, answer a court order or subpoena.
- For Law Enforcement. To find a missing person or report a crime.
- For Threats to Health or Safety. To public health agencies or law enforcement, for example, in an emergency or disaster.
- For Government Functions. For military and veteran use, national security, or certain protective services.
- For Workers' Compensation. If you were hurt at work or to comply with labor laws.
- **For Research.** For example, to study a disease or medical condition. We also may use HI to help prepare a research study.

- To Give Information on Decedents. For example, to a coroner or medical examiner who may help identify the person who died, why they died, or to meet certain laws. We may also give HI to funeral directors.
- For Organ Transplant. For example, to help get, store or transplant organs, eyes or tissue.
- To Correctional Institutions or Law Enforcement. For persons in custody, for example: (1) to give health care; (2) to protect your health and the health of others; and (3) for the security of the institution.
- **To Our Business Associates.** To give you services, if needed. These are companies that provide services to us. They agree to protect your HI.
- Other Restrictions. Federal and state laws may further limit our use of the HI listed below. We will follow stricter laws that apply.
  - 1. Alcohol and Substance Use Disorder
  - 2. Biometric Information
  - 3. Child or Adult Abuse or Neglect, including Sexual Assault
  - 4. Communicable Diseases
  - 5. Genetic Information
  - 6. HIV/AIDS
  - 7. Mental Health
  - 8. Minors' Information
  - 9. Prescriptions
  - 10. Reproductive Health
  - 11. Sexually Transmitted Diseases

We will only use or share your HI as described in this notice or with your written consent. We will get your written consent to share psychotherapy notes about you, except in certain cases allowed by law. We will get your written consent to sell your HI to other people. We will get your written consent to use your HI in certain marketing mailings. If you give us your consent, you may take it back. To find out how, call the phone number on your health insurance ID card.

#### **Your Rights**

You have the following rights for your medical information.

• To ask us to limit our use or sharing for treatment, payment, or health care operations. You can ask to limit sharing with family members or others that help with your care or pay for your care. We may allow your dependents to ask for limits. We will try to honor your request, but we do not have to do so. Your request to limit our use or sharing must be made in writing.

#### UnitedHealthcare Dental CHIP Handbook

- To ask to get confidential communications in a different way or place. For example, at a P.O. Box instead of your home. We will agree to your request as allowed by state and federal law. We take verbal requests but may ask you to confirm your request in writing. You can change your request. This must be in writing. Mail it to the address below.
- To see or get a copy of certain HI. You must ask in writing. Mail it to the address below. If we keep these records in electronic form, you can request an electronic copy. We may send you a summary. We may charge for copies. We may deny your request. If we deny your request, you may have the denial reviewed.
- **To ask to amend.** If you think your HI is wrong or incomplete you can ask to change it. You must ask in writing. You must give the reasons for the change. We will respond to your request in the time we must do so under the law. Mail this to the address below. If we deny your request, you may add your disagreement to your HI.
- **To get an accounting** of when we shared your HI in the six years prior to your request. This will not include when we shared HI for the following reasons. (i) For treatment, payment, and health care operations; (ii) With you or with your consent; (iii) With correctional institutions or law enforcement. This will not list the disclosures that federal law does not require us to track.
- To get a paper copy of this notice. You may ask for a paper copy at any time. You may also get a copy at our website.
- In certain states, you may have the right to ask that we delete your HI. Depending on where you live, you may be able to ask us to delete your HI. We will respond to your request in the time we must do so under the law. If we can't, we will tell you. If we can't, you can write us, noting why you disagree and send us the correct information.

#### **Using Your Rights**

- To Contact your Health Plan. If you have questions about this notice, or you want to use your rights, call the phone number on your ID card. Or you may contact the UnitedHealth Group Call Center at 1-877-901-7321, or TTY/RTT 711.
- To Submit a Written Request. Mail to:

UnitedHealthcare Privacy Office MN017-E300 P.O. Box 1459 Minneapolis, MN 55440

• **To File a Complaint.** If you think your privacy rights have been violated, you may send a complaint at the address above.

You may also notify the Secretary of the U.S. Department of Health and Human Services. We will not take any action against you for filing a complaint.

<sup>1</sup>This Medical Information Notice of Privacy Practices applies to the following health plan that is affiliated with UnitedHealth Group: UnitedHealthcare Insurance Company.

40 **Questions?** Visit **uhc.com/DentalTX**, or call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**.

## **Financial Information Privacy Notice**

This notice says how your <u>Financial Information</u> may be used and shared. Review it carefully.

Effective January 1, 2024.

We<sup>2</sup> protect your "personal financial information" ("FI"). FI is non-health information. FI identifies you and is generally not public.

#### **Information We Collect**

- We get FI from your applications or forms. This may be name, address, age and social security number.
- We get FI from your transactions with us or others. This may be premium payment data.

#### Sharing of FI

We will only share FI as permitted by law.

We may share your FI to run our business. We may share your FI with our Affiliates. We do not need your consent to do so.

- We may share your FI to process transactions.
- We may share your FI to maintain your account(s).
- We may share your FI to respond to court orders and legal investigations.
- We may share your FI with companies that prepare our marketing materials.

## **Confidentiality and Security**

We limit employee and service provider access to your FI. We have safeguards in place to protect your FI.

#### **Questions About This Notice**

Please **call the toll-free member phone number on health plan ID card** or contact the UnitedHealth Group Customer Call Center at **1-877-901-7321** or TTY/RTT **711**.

<sup>2</sup> For purposes of this Financial Information Privacy Notice, "we" or "us" refers to health plans affiliated with UnitedHealth Group, and the following UnitedHealthcare affiliates: Dental Benefit Providers, Inc. This Financial Information Privacy Notice only applies where required by law. Specifically, it does not apply to (1) health care insurance products offered in Nevada by Health Plan of Nevada, Inc. and Sierra Health and Life Insurance Company, Inc.; or (2) other UnitedHealth Group health plans in states that provide exceptions.

#### Notice of nondiscrimination

Our Companies comply with applicable civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call the toll-free number on your member identification card (TTY **711**).

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to the Civil Rights Coordinator:

Civil Rights Coordinator UnitedHealthcare Civil Rights Grievance

P.O. Box 30608

Salt Lake City, UT 84130

UHC\_Civil\_Rights@uhc.com

Optum Civil Rights Coordinator

1 Optum Circle

Eden Prairie, MN 55344

Optum\_Civil\_Rights@Optum.com

If you need help filing a complaint, call the toll-free number on your member identification card (TTY **711**).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: **1-800-368-1019, 800-537-7697** (TDD)

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201

Complaint forms are available at: http://www.hhs.gov/ocr/office/file/index.html.

This notice is available at: https://www.uhc.com/nondiscrimination-med https://www.optum.com/en/language-assistance-nondiscrimination.html

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42 **Questions?** Visit **uhc.com/DentalTX**, or call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**.

## Notice of availability of language assistance services and alternate formats

**ATTENTION:** Free language assistance services and free communications in other formats, such as large print, are available to you. Call enrollee services 1-888-887-9003, TTY 711 (STAR & CHIP), or 1-877-597-7799, TTY 711 (STAR Kids).

**ATENCIÓN:** Si habla **español** (**Spanish**), tiene acceso a servicios gratuitos de asistencia lingüística y a materiales gratuitos en otros formatos, como letra grande. Llame a servicios para afiliados al 1-888-887-9003, TTY 711 (STAR y CHIP), o al 1-877-597-7799, TTY 711 (STAR Kids).

**CHÚ Ý:** Nếu quý vị nói tiếng **Việt** (**Vietnamese**), quý vị sẽ nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí và nhận các tài liệu truyền thông miễn phí ở các định dạng khác như chữ in lớn. Hãy gọi dịch vụ cho người ghi danh theo số 1-888-887-9003, TTY 711 (STAR & CHIP), hoặc 1-877-597-7799, TTY 711 (STAR Kids).

注意:如果您說中文(Chinese),您可以獲得免費語言協助服務和其他格式(例如大字版)的免費通訊。 請撥打投保人服務專線,電話: 1-888-887-9003,聽障專線(TTY)711 (STAR & CHIP),或1-877-597-7799,TTY 711 (STAR Kids)。

**참고:** 귀하가 **한국어**(Korean)를 구사하시는 경우, 무료 언어 지원 서비스와 다른 형식의 무료 커뮤니케이션(예, 큰 활자체로된 정보)을 이용하실 수 있습니다 가입자 서비스 1-888-887-9003, TTY 711(STAR & CHIP) 또는 1-877-597-7799, TTY 711(STAR Kids)로 전화하십시오.

تنبيه: إذا كنت تتحدث اللغة العربية (Arabic)، الترجمة العربية للغة فتتوفر لك خدمات مساعدة لغوية مجانًا ورسائل مجانية بتنسيقات أخرى، مثل الطباعة بحروف كبيرة. اتصل بخدمات المُسجّل على الرقم 9003-888-1، الهاتف النصي 711 &STAR & 711) أو 719-597-597-1، الهاتف النصي 711 (STAR Kids).

توجہ فرمائیں: اگر آپ Urdu بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات اور دیگر فارمیٹس، جیسے بڑے پرنٹ، میں مفت مواصلات دستیاب ہیں۔ ممبران کی خدمات کو (STAR & CHIP) 711 (STAR Kids) ہمبران کی خدمات کو (1-888-887-9003، تا1-877-799، TTY 711 (STAR Kids)

**ATTENTION:** si vous parlez **français** (**French**), des services d'assistance linguistique gratuits et des communications gratuites dans d'autres formats, tels que du texte en gros caractères, sont à votre disposition. Appelez les services aux inscrits au 1-888-887-9003, TTY 711 (STAR & CHIP) ou au 1-877-597-7799, TTY 711 (STAR Kids).

**ATENSYON:** Kung nagsasalita ka ng **Tagalog**, may makukuha kang mga serbisyong libreng tulong sa wika at mga libreng komunikasyon sa mga ibang anyo, tulad ng malaking print. Tawagan ang mga serbisyo sa nagpatala sa 1-888-887-9003, TTY 711 (STAR & CHIP), o sa 1-877-597-7799, TTY 711 (STAR Kids).

ध्यान दें: यदि आप हिन्दी (Hindi) बोलते हैं, तो आपके लिए मुफ्त भाषा सहायता सेवाएँ और अन्य प्रारूपों में मुफ्त संचार, जैसे कि बड़े प्रिंट, उपलब्ध हैं। नामांकित सेवाओं के लिए 1-888-887-9003, TTY711 (STAR & CHIP), या 1-877-597-7799, TTY 711 (STAR Kids) पर कॉल ध्यान दिनुहोस्: यदि तपाईं नेपाली (Nepali) बोलुहुन्छ भने, तपाईंलाई निःशुल्क भाषा सहायता सेवा दिइनेछ र ठूलो अक्षरजस्ता अन्य ढाँचामा पनि सूचना उपलब्ध गराइनेछ। भर्ना सेवा (Enrollee Services) मा फोन गर्नुहोस्:1-888-887-9003, TTY 711 (STAR & CHIP), वा 1-877-597-7799, TTY 711 (STAR Kids).

लक्ष द्याः तुम्ही मराठी (Marathi) बोलत असाल, तर मोफत भाषा सहाय्य सेवा आणि मोठ्या प्रिंटसारखे इतर स्वरूपातील मोफत संप्रेषण तुमच्यासाठी उपलब्ध आहे. enrollee services यांना 1-888-887-9003, TTY 711 वर (STAR& CHIP) किंवा 1-877-597-7799, TTY 711 वर (STAR Kids) वर कॉल करा.

توجه: اگر به فارسی (Farsi)، صحبت نمی کنید، خدمات رایگان کمکی زبان و مطالب رایگان در قالب های دیگر، مانند پرینت درشت، برای شما فراهم است. با شماره خدمات ثبتنام شدگان 3717 (STAR & CHIP)، 1-888-887-9003 یا 377-597-597-1، (STAR Kids) تماس بگیرید.

ધ્યાન આપો: જો તમે ગુજરાતી (Gujarati)બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ અને મોટા પ્રિન્ટ જેવા અન્ય ફોર્મેટમાં નિઃશુલ્ક સંદેશાવ્યવહાર તમારા માટે ઉપલબ્ધ છે. નોંધણી કરાવનાર સેવાઓ 1-888-887-9003, TTY711 (STAR & CHIP), અથવા 1-877-597-7799, TTY 711 (STAR Kids) પર કોલ કરો.

**గమనిక:** ఒకవేళ మీరు **భాష** (**Telugu**) మాట్లాడుతుంటే, ఉచిత భాషా సహాయక సేవలు అలాగే పెద్ద ప్రింట్ వంటి వేరే ఫార్మా ట్లలలో ఉచిత కమ్యూనికేషన్స్ మీకు అందుబాటులో ఉంటాయి. ఎన్రోల్ సేవలకు కాల్ చేయండి 1-888-887-9003, TTY 711 (STAR & CHIP), లేదా 1-877-597-7799, TTY 711 (STAR Kids).



# We're here for you

Just call Member Services at **1-877-901-7321**, TDD/TTY: **7-1-1**, for hearing impaired. You can also visit our website at **uhc.com/DentalTX**.

UnitedHealthcare Dental - Texas P.O. Box 740224 Atlanta, GA 30374-0224

#### uhc.com/DentalTX

**1-877-901-7321**, TDD/TTY: **7-1-1**, for hearing impaired 8:00 a.m.-5:00 p.m., Monday-Friday

# United Healthcare

Dental

