

UnitedHealthcare Dental

Dental Glossary of Terms

CDT Codes - mean the Current Dental Terminology for the current Code on Dental Procedures and Nomenclature (the Code). The Code has been designated as the national standard for reporting dental services by the Federal Government under the Health Insurance and Portability and Accountability Act of 1996 (HIPAA), and is currently recognized by third party payors nationwide.

Copayment - the charge you are required to pay for certain Dental Services payable under the Policy. A Copayment may either be a defined dollar amount or a percentage of Eligible Expenses. You are responsible for the payment of any Copayment for Network Benefits directly to the provider of the Dental Service at the time of service or when billed by the provider.

Deductible – the amount a Covered Person must pay for Dental Services in a calendar year before the Company will begin paying for Benefits in that calendar year.

Endodontist – the branch of dentistry dealing with the cause, diagnosis, prevention, and treatment of diseases of the dental pulp, usually by removal of the nerve and other tissue of the pulp cavity and its replacement with suitable filling materials; pulp canal therapy; root canal therapy.

Maximum Benefit – the maximum amount paid for Covered Dental Services during a calendar year for a Covered Person under the Policy or any Policy, issued by the Company to the Enrolling Group, that replaces the Policy.

Maximum Policy Benefit - the maximum amount paid for Network and Non-Network Benefits during the entire period of time that the Covered Person is Covered under the Policy or any Policy, issued by the Company to the Enrolling Group, that replaces the Policy.

Network - a group of Dentists who are subject to a participation agreement in effect with the Company, directly or through another entity, to provide Dental Services to Covered Persons. The participation status of providers will change from time to time.

Network Benefits - benefits available for Covered Dental Services when provided by a Dentist who is a Network Dentist.

Non-Network Benefits - coverage available for Dental Services obtained from Non-Network Dentists.

Orthodontist - the branch of dentistry dealing with the prevention and correction of irregular teeth, as by means of braces.

Oral Surgeon - the branch of dentistry or of surgery dealing with the surgical treatment or repair of various conditions of the mouth or jaws.

Pediatric Dentist (Pedodontics) – the branch of dentistry dealing with the care and treatment of children's teeth.

Periodontist – a branch of dentistry that deals with diseases of the supporting and investing structures of the teeth including the gums, cementum, periodontal membranes and alveolar bone.