

Dental

Dental issues can cause big problems for small business.



243
million hours of
work or school

are lost every year due to oral health problems.¹

Over
90%
of diseases

can show signs in the mouth.²

Diabetes, heart disease, and stroke

can be linked to warning signs like gum disease and oral infections — making routine dental visits an important opportunity for early detection.³

By combining your medical and dental benefits with Univera Healthcare, you can catch small problems early to keep costs in check. We offer a growing network of dentists to help your team be more proactive about care — and more productive in the workplace.

Univera Access Dental plans

- Range of package options to meet budget needs
- Provides Affordable Care Act (ACA) compliance in a stand-alone dental plan
- \$0 deductibles
- Full family coverage
- No annual maximum for pediatric service

Univera Dental Select plans

- Wide range of benefits with package options for maximum flexibility to tailor the perfect plan
- Provides ACA compliance in conjunction with Univera Healthcare medical plans
- Deductibles as low as \$50
- Full family coverage

Both plans provide:

- One-stop shop for comprehensive, coordinated medical and dental coverage
- Broad and growing network of dental providers
- Competitive rates
- Local carrier with strong ties to the community

Reminder!

By combining Univera Dental packages now include DenteMax National Network for out-of-area coverage.

- The DenteMax network includes over 58,000 unique providers nationwide.
- DenteMax is used when a member on a DenteMax contract goes outside the plan area.



¹ CareQuest Institute for Oral Health, The Hour of Need: Productivity Time Lost Due to Urgent Oral Health Needs (2024)

² American Academy of Pediatrics, Campaign for Dental Health, Dentists Are Disease Detectives (2026)

³ American Dental Association (ADA), Oral-Systemic Health resource page

Univera Access Dental

ACA-compliant dental plans that are designed specifically for small business

Univera Access Dental plans

Package ID	UAD-1500-PPO		UAD-1000-PPO		UAD-1000B-PPO		UAD-750-PPO	
	Pediatric (up to age 19)	Adult (19 and over)	Pediatric (up to age 19)	Adult (19 and over)	Pediatric (up to age 19)	Adult (19 and over)	Pediatric (up to age 19)	Adult (19 and over)
Deductible enrollee/2+ enrollees	None	None	\$25/\$75	\$75/\$225	\$25/\$75	\$75/\$225	\$25/\$75	\$100/\$300
Out of Pocket Maximum enrollee/2+ enrollees	\$350/\$700 ¹	N/A	\$350/\$700 ¹	N/A	\$350/\$700 ¹	N/A	\$350/\$700 ¹	N/A
Annual Maximum	N/A	\$1,500	N/A	\$1,000	N/A	\$1,000	N/A	\$750
Preventive Services	\$0 copay	100%	100%	100%	100%*	100%*	100%*	100%*
Basic Services	\$25 copay	50%	50%*	50%*	50%*	50%*	50%*	50%*
Major Services	\$100 copay	50%	50%*	50%*	50%*	50%*	50%*	N/A
Orthodontics²	\$300 copay	N/A	50%*	N/A	50%*	N/A	50%*	N/A

* Subject to plan deductible

¹ Out of Pocket Maximum applies to in network benefits only

² Service requires prior authorization and must be medically necessary

Adult benefits subject to plan Annual Maximum

Same coverage for in and out-of-network; out-of-network is subject to balance billing (excluding Out-of-Pocket Maximum)

Service categories vary between Adult and Pediatric coverage.

Univera Dental Select

Pediatric dental coverage for members up to age 19 may be embedded in all Univera Healthcare medical plans. With Univera Dental Select, you get full family coverage that complements your pediatric dental coverage.

With Univera Healthcare pediatric dental coverage, you automatically receive:

- Convenient compliance with ACA mandates
- Full range of diagnostic, palliative and therapeutic services, but not as robust as our Univera Dental Select packages
- Varied cost share by plan, subject to medical plan deductible
 - Standard = PCP Copay
 - Select = 100% / 80% / 50% / 50%
 - Preventive cleanings and exams are not subject to the in- or out-of-network deductible on Non-Standard

Hybrid plans and Non-Standard Deductible HSA plans

- Preventive services including cleanings, fluoride treatments and sealants
- Routine exams, x-rays and fillings
- Restorative root canals, stainless steel crowns, stabilization of cleft palate
- Orthodontics to treat serious medical conditions

Univera Dental Select Plan Options

Package ID	Plan Type	Deductible	Annual Max	Class I	Class II	Class IIA	Class III	Class IV	Ortho Max
UDSE-8	Employee Sponsored	\$50	\$1,000	0%	20%	20%	50%	50%	\$1,000
UDSE-9*		\$50	\$1,000	0%	20%	20%	50%	50%	\$1,000
UDSE-13		\$50	\$1,000	0%	20%	20%	50%	N/A	N/A
UDSE-14*		\$50	\$1,000	0%	20%	20%	50%	N/A	N/A
UDSE-30		\$50	\$1,000	0%	50%	50%	50%	50%	\$1,000
UDSE-33		\$50	\$1,000	0%	50%	50%	50%	N/A	N/A

Values shown reflect member responsibility.

All plans offer out-of-area coverage from DenteMax.

*Plan offers out-of-area coverage at UCR90