Now is the time to Live Well

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Medical and dental
Cost savings
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Dear State of Connecticut employee or retiree,

We realize that you have a choice in your health benefit plan, and we want State of Connecticut employees and retirees to have a positive experience with UnitedHealthcare. We look forward to serving you and your family in 2013 – 2014.

If you have questions or need more in-depth information about our medical plans, please call our designated customer service team at 800-760-4566 (pre-enrollment) or 800-385-9055 (post-enrollment), or visit welcometouhc.com/stateofct. For dental plan questions, call 800-896-4834 or visit myuhcdental.com/statect.

Sincerely,

Stephen Farrell
CEO, UnitedHealthcare of New England, Inc.

Our Network

UnitedHealthcare offers a robust local and national network. Nationally and in the tri-state area, we have a vast number of physicians, healthcare professionals and hospitals. For years, our members have accessed our Connecticut, New York and New Jersey tri-state network. Whichever plan you choose, you’ll have seamless access to our UnitedHealthcare Choice Plus Network of physicians and healthcare professionals outside of the tri-state area. This gives State of Connecticut employees and retirees better access to care whether you are in Connecticut, traveling outside the tri-state area or living somewhere else in the country.

For more information about our network or to search for physicians participating in our local and UnitedHealthcare Choice Plus Network, please visit welcometouhc.com/stateofct.

Custom Website

A website created for State of Connecticut employees and retirees that provides important tools and data to help you make informed healthcare decisions.

Visit your custom website today at welcometouhc.com/stateofct to search for a doctor or hospital, or learn about the health plans being offered. You may access Health Enhancement Program information at cthep.com, or by phone at 877-687-1448.

Discounts and Special Offers

At UnitedHealthcare, we know that staying well involves more than just visits to the doctor’s office; it is also important to stay active, maintain a healthy weight and manage stress levels. Through the Healthy Bonus programs, we offer access to discounts and special offers on products and services to help you achieve these goals — all at no additional cost.

For information on these discounts and special offers, please visit welcometouhc.com/stateofct.
How Do I know Which Plan is Best for Me?

We realize that one plan does not fit all, so we’ve created two plans to choose from: the Enhanced Plan and the Basic Plan. With both plans, you have access to in- and out-of-network dentists. However, you may have lower out-of-pocket costs when you visit a participating network dentist. To learn more, compare the options below.

Basic Plan
- You can visit any dentist or dental specialist, without a referral
- Preventive services covered at 80%, including oral cancer screening
- HEP enrollees covered 100% for two cleanings per year
- No deductibles

Enhanced Plan
- Flexibility to seek care outside of the network with higher out-of-pocket member costs. Non-network payments are paid at the maximum allowable charge (MAC)
- Realize cost savings per procedure by utilizing a network dentist or specialist
- All preventive services covered at 100% in-network, including oral cancer screening
- Coverage for orthodontics, bridges and dentures for adults and children

Comparison of Basic and Enhanced Plans

<table>
<thead>
<tr>
<th></th>
<th>Basic Dental Plan</th>
<th>Basic Dental Plan with HEP</th>
<th>Enhanced Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar year deductible (waived for preventive and diagnostic); does not apply to orthodontics</td>
<td>Not applicable</td>
<td>Not applicable</td>
<td>$25 individual / $75 family</td>
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<tr>
<td>Calendar year maximum (combined for network and out-of-network); does not apply to orthodontics</td>
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<td>Not applicable</td>
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<td>Periodontics annual maximum</td>
<td>$500 per calendar year</td>
<td>Annual maximum waived for certain periodontal procedures</td>
<td>Included with calendar year maximum waived on certain procedures for HEP enrollees</td>
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<tr>
<td>Cleanings</td>
<td>80%</td>
<td>100%</td>
<td>100% network only</td>
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<tr>
<td>Sealants</td>
<td>Not covered</td>
<td>Not covered</td>
<td>100% of MAC</td>
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<tr>
<td>Orthodontics lifetime maximum (combined for network and out-of-network)</td>
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<td>Not applicable</td>
<td>$1,500</td>
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<td>Consumer MaxMultiplier™</td>
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<td>Not applicable</td>
<td>Yes</td>
</tr>
<tr>
<td>Prenatal Dental</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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</table>

UnitedHealthcare Dental® Options PPO Plan is underwritten by UnitedHealthcare Insurance Company, Hartford, CT.
Fortune magazine named UnitedHealth Group the World’s Most Admired Company in the Insurance and Managed Care sector in its 2012 rankings, including ranking the company number one in innovation.