Dental Health Services prepaid plans are designed to deliver the highest quality care at an affordable cost. Benefits are easy to understand and eliminate the typical hassles of dental insurance.

We’re happy to be an option for members of the Washington Restaurant Association and Washington Lodging Association, and with voluntary and sponsored options, you can offer dental to your employees no matter your budget.

- 100% voluntary and sponsored options with as few as two enrolled employees
- Low Copayments for Procedures
- No Deductibles, No Maximums & No Waiting Periods
- Coverage for pre-existing conditions
- Dentists are Quality Assured, local, & independent
- Orthodontic benefits for adults and children
- Domestic partnership allowed and dependents are covered until age 26

About Dental Health Services

Founded by Godfrey Pernell, DDS in 1974, Dental Health Services was one of the first companies to specialize in the provision of prepaid dental plans, setting industry standards in service and care. Dental Health Services remains an independently-owned company and continues to succeed with a pioneering spirit, forging new paths in dental care through conscientious service, progressive plan design, and a demanding Quality Assurance program that sets high standards and emphasizes oral health and wellness.
**H.I.H.I.T. Plan Options for 2019**

Dental Health Services prepaid plans cover more than 300 procedures from basic prevention and cleanings to dentures, root canals, crowns and braces. Though there is no out-of-network coverage, both plans provide access to our entire network of Quality Assured Dentists.

**Employer Contribution: 50% Subscriber - 0% Dependent**

Super SmartSmile can be offered on a voluntary basis

Minimum of 2 subscribers is required

<table>
<thead>
<tr>
<th></th>
<th>Voluntary - DHSV with Specialty</th>
<th>Employer Paid - DHS Select Plan WA 633-2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subscriber Only</td>
<td>$29.18</td>
<td>$46.43</td>
</tr>
<tr>
<td>Couple</td>
<td>$57.02</td>
<td>$87.91</td>
</tr>
<tr>
<td>Subscriber + Child(ren)</td>
<td>$56.17</td>
<td>$97.99</td>
</tr>
<tr>
<td>Family</td>
<td>$97.45</td>
<td>$139.48</td>
</tr>
</tbody>
</table>

**Diagnostic**

<table>
<thead>
<tr>
<th>Diagnosis</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit Charge</td>
<td>$7</td>
<td>$10</td>
<td></td>
</tr>
<tr>
<td>D0150 comprehensive oral evaluation - new or established patient</td>
<td>$5 (95%)</td>
<td>$0 (100%)</td>
<td>$112</td>
</tr>
<tr>
<td>D0210 intra-oral complete series (including bitewings)</td>
<td>$0 (100%)</td>
<td>$0 (100%)</td>
<td>$165</td>
</tr>
</tbody>
</table>

**Preventive**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D1110 prophylaxis - adult (teeth cleaning)</td>
<td>$12 (91%)</td>
<td>$0 (100%)</td>
<td>$138</td>
</tr>
<tr>
<td>D1351 sealant - per tooth</td>
<td>$5 (92%)</td>
<td>$0 (100%)</td>
<td>$63</td>
</tr>
</tbody>
</table>

**Restorative**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D2160 amalgam - three surfaces, primary or permanent</td>
<td>$48 (84%)</td>
<td>$0 (100%)</td>
<td>$303</td>
</tr>
<tr>
<td>D2332 resin-based composite - three surfaces, anterior</td>
<td>$67 (79%)</td>
<td>$8 (97%)</td>
<td>$318</td>
</tr>
<tr>
<td>D2650 inlay - resin-based composite - one surface</td>
<td>$400 (55%)</td>
<td>$230 (74%)</td>
<td>$883</td>
</tr>
<tr>
<td>D2751 crown - porcelain fused to predominantly base metal</td>
<td>$475 (65%)</td>
<td>$180 (87%)</td>
<td>$1,350</td>
</tr>
</tbody>
</table>

**Endodontics**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D3310 endodontic therapy, anterior tooth (excluding final restoration)</td>
<td>$275 (74%)</td>
<td>$90 (91%)</td>
<td>$1,040</td>
</tr>
<tr>
<td>D3330 endodontic therapy, molar (excluding final restoration)</td>
<td>$575 (64%)</td>
<td>$200 (88%)</td>
<td>$1,610</td>
</tr>
</tbody>
</table>

**Periodontics**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D4341 periodontal scaling and root planing - four or more teeth per quadrant</td>
<td>$70 (76%)</td>
<td>$40 (86%)</td>
<td>$289</td>
</tr>
<tr>
<td>D4910 periodontal maintenance</td>
<td>$40 (81%)</td>
<td>$20 (91%)</td>
<td>$213</td>
</tr>
</tbody>
</table>

**Prosthodontics (dentures)**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D5110 complete denture - maxillary</td>
<td>$825 (57%)</td>
<td>$220 (89%)</td>
<td>$1,925</td>
</tr>
<tr>
<td>D5120 complete denture - mandibular</td>
<td>$825 (58%)</td>
<td>$220 (89%)</td>
<td>$1,960</td>
</tr>
</tbody>
</table>

**Oral Surgery**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D7210 surgical removal of erupted tooth requiring removal of bone and/or section of tooth, and including elevation of mucoperiosteal flap if indicated</td>
<td>$135 (63%)</td>
<td>$45 (88%)</td>
<td>$366</td>
</tr>
<tr>
<td>D7220 removal of impacted tooth - soft tissue</td>
<td>$150 (63%)</td>
<td>$60 (85%)</td>
<td>$400</td>
</tr>
</tbody>
</table>

**Orthodontics**

<table>
<thead>
<tr>
<th>Service</th>
<th>Copayment (savings)</th>
<th>Copayment (savings)</th>
<th>Regular Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D8080 comprehensive orthodontic treatment of the adolescent dentition</td>
<td>$3,395 (45%)</td>
<td>$2,500 (59%)</td>
<td>$6,170**</td>
</tr>
<tr>
<td>D8090 comprehensive orthodontic treatment of the adult dentition</td>
<td>$3,495 (45%)</td>
<td>$2,500 (60%)</td>
<td>$6,308**</td>
</tr>
</tbody>
</table>

*Regular fees are based on the 90th percentile of the usual and customary fees for each service, per the February 2015 FAIRDATA fee information for the 98101 zip code.

** Orthodontia regular fees are based on the 90th percentile of the usual and customary fees for each service, per the 2015 NDAS fee information for the 98101 code.
Smiles are powerful. Helping your employees keep their smiles and bodies healthy is important. That’s why H.I.H.I.T is partnering with Delta Dental of Washington to help you offer a comprehensive dental plan.

H.I.H.I.T members can choose from six dental plan options. With a variety of deductible and coinsurance and annual maximums, it is easy to find a plan that meets your coverage and budget needs. There are even dental plans that reward your employees for receiving regular preventive care.

**Plan Highlights**

- Employees gain access to network provider discounts, saving them money on their dental treatment
- As low as 50% employer contribution towards employee premium and 50% participation requirement
- Only requires a minimum of three enrolled employees
- Coverage on the important preventive treatment, such as adult fluoride and sealants, as well as major treatment like crowns and implant coverage
- Child orthodontia coverage available to add to any plan
- Plans that allows employees to choose from two dental networks: Delta Dental PPO and Delta Dental Premier
- Six plan designs at varying price points, giving employers flexibility to choose the option that best suits their needs
- Free Cobra administration under H.I.H.I.T.
- Delta Dental network dentists will submit claims and receive claim payment directly from Delta Dental, which means hassle free claims processing for your employees
- Dependents covered to age 26 and domestic partnership coverage available

To assist you in choosing a dental plan that is right for you and your employees, a comparison that outlines each of the options available under H.I.H.I.T. is on the reverse side of this document.

For more information, please contact your broker or call H.I.H.I.T. at 1-877-892-9203. You can also email our H.I.H.I.T. at hihil@hihittrust.com.
<table>
<thead>
<tr>
<th>H.I.H.I.T. Plan</th>
<th>Option I</th>
<th>Option II</th>
<th>Option III</th>
<th>Option IV</th>
<th>Option V</th>
<th>Option VI</th>
<th>Orthodontia Rider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Type</td>
<td>Passive PPO</td>
<td>PPO</td>
<td>PPO</td>
<td>Incentive PPO</td>
<td>Max Well PPO</td>
<td>Max Well PPO</td>
<td>Orthodontia riders may be added to any plan option</td>
</tr>
<tr>
<td>Annual Deductible (Waived on Class I)</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
<td>Orthodontia riders provide Child Only coverage</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$2,000</td>
<td>$1,500</td>
<td>$1,000-$1,500</td>
<td>$2,000-$2,500</td>
<td></td>
</tr>
<tr>
<td>TMJ $1,000 Annual $5,000 Lifetime</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td></td>
</tr>
</tbody>
</table>

**Class I**

| Cleanings | 100% | 100% | 100% | 100% | 100% | 100% | 50% to $1,000 Lifetime Maximum Add $5.58 to Ee & Child(ren) and $6.84 to Ee & Family rates |
| Exams | | | | | | | |
| Sealants | | | | | | | |
| Fluoride | | | | | | | |
| X-Rays | | | | | | | |

**Class II**

| Fillings | 80% * | 90% PPO | 90% PPO | 80%-100% | 80% | 80% | 50% to $1,500 Lifetime Maximum Add $7.81 to Ee & Child(ren) and $9.57 to Ee & Family rates |
| Endodontics* | | 80% Premier and Non-Network | 80% Premier and Non-Network | | | | |
| Periodontics* | | | | | | | |
| Oral Surgery* | | | | | | | |

**Class III**

| Crowns | 50% | 50% | 50% | 50% | 50% | 50% | 50% to $2,000 Lifetime Maximum Add $9.95 to Ee & Child(ren) and $11.96 to Ee & Family rates |
| Implants | | | | | | | |
| Bridges | | | | | | | |
| Dentures | | | | | | | |

**Rates – Guaranteed 1/1/19 - 12/31/19**

| Employee Only | $35.68 | $45.87 | $51.95 | $44.64 | $37.95 | $51.22 | Search for Delta Dental network dentists at www.DeltaDentalWA.com |
| Ee & Spouse | $71.36 | $91.77 | $103.90 | $98.13 | $75.88 | $102.44 | |
| Ee & Child(ren) | $75.83 | $94.94 | $106.46 | $101.53 | $80.64 | $104.96 | |
| Ee & Family | $120.60 | $151.92 | $170.76 | $162.45 | $128.24 | $168.36 | |

*For Option I, Endodontics, Periodontics and Oral Surgery are covered under Class III.
All plan options require a six month waiting period on Class III benefits and a twelve month waiting period on Orthodontia benefits for all new enrollees.

For more information about these plan options, please contact your broker or call H.I.H.I.T. at 1-877-892-9203. You can also email our H.I.H.I.T. at hihit@hihittrust.com.
SIMPPLICITY, SAVINGS AND WELLNESS.

Specialty plans from UnitedHealthcare offer your employees a competitive benefits package while helping to control costs for your business.
Keep costs down and productivity up by offering your employees more choices and more ways to stay well.

Our specialty plans will help enhance your benefits package and control costs while helping your employees maintain their health and financial wellness.

Our plans help boost choice, coverage and savings.

Choose the plan options that fit your budget and help you attract and retain good employees.

Stay competitive and productive.

67% of employers offer dental and even more offer vision and financial protection.1,2,3

52% of consumers understand the link between oral health and overall health.4

66% of employers believe financial stress reduces employee productivity.5

### Dental

A growing network of quality providers. Plus, a focus on better oral health and overall health.

**Dental plans include:**
- PPO.
- In-network only (INO).
- Select Managed Care/DHMO.
- Value.

**Dental Features**

- Oral cancer screenings.
- Prenatal dental care benefit.
- Orthodontia benefits.
- Option to add extra cleanings, white fillings and dental implants.

**Rewards for healthy habits to improve health and help reduce costs:**
- Consumer MaxMultiplier®
- Preventive MaxMultiplier.
- Step-up Preventive.

### Vision

A large, balanced network. Plus, a focus on the connection between eye health and overall health.

**Vision plans include:**
- Comprehensive.
- Exam paid / materials buy-up.
- Exam only.
- Dual allowance.

**Vision Features**

- Frame allowances.
- Standard scratch-resistant coating.
- Polycarbonate lenses for children.
- Optional covered-in-full contact lens.

**Competitive discounts to help maximize value on:**
- Popular contact lens brands.
- LASIK at Laser Vision Network of America®
- Hearing aids from Hi HealthInnovations®
- Non-prescription sunglasses.

30+ years of dental experience.

11+ million dental members.7

104,000+ network of unique dental providers.7

50+ years of vision experience.

19+ million vision members.7

85,000+ network of private and retail vision providers.7

Includes Costco Optical®, Target Optical® and Warby Parker®.
Life and Disability

Plans to help financial security. Plus, a focus on reducing absenteeism and improving productivity.

Life and Disability plans include:
- Life with Accidental Death & Dismemberment.
- Short-term Disability.
- Long-term Disability with Family & Medical Leave Administration.

Life and Disability Features

Life includes help for:
- Will & Trust preparation.
- Grief, legal and financial needs.
- Wealth management.
- Travel assistance.

Disability has specialists for:
- Return-to-work services.
- Workplace modification.
- Employee Assistance Program.
- Personal claim support.

Supplemental Health (available to groups 51+)

Support for health plans, especially HDHPs. Plus, a focus on improving financial security and productivity.

Supplemental plans include:
- Accident Protection.
- Critical Illness Protection.
- Hospital Indemnity Protection.

Fund it your way.

- Employee-paid (voluntary).
- Employer-paid.
- Shared funding.

Consider voluntary.

Offering voluntary can help keep your costs down while still being able to offer your employees extra benefits at competitive group rates.

Vision: requires only 1 employee.
Dental: requires only 2 employees.
Disability: requires only 10 employees and 25% participation.

Supplemental Plan Features

- Guaranteed issue.
- Rate guarantees.
- Optional wellness riders.
- HSA-compatible
- Portability and more.

Plus, personalized claims support.

20+ years of life, disability and supplemental plan experience.

1.5+ million disability and supplemental plan members.

Get the power of health plan integration.

With our health plans, we can help deliver more savings, simplicity and integrated care.

Learn more on back.
More savings and support when offered with our health plans.

See health plan savings.
When our health plan and specialty plans are purchased together, you can receive bundled savings, which helps lower your health plan cost. The more plans you bundle, the more you can save.

Enjoy administrative simplicity.
Work with a single carrier to manage your benefits together.
- One dedicated account team.
- One self-service administration website.
- One integrated eligibility and claims process.

Inspire healthier with Bridge2Health®
We’re able to integrate health and specialty plan data for a better picture of employee health.

Get a quote today.
Contact your UnitedHealthcare representative to get a quote or confirm your eligibility.
Visit uhc.com to learn about UnitedHealthcare’s plan portfolio.

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2 National Association of Vision Care Plans (NACVP) 2016 report.

Plans and features may vary. Please review plan documents to view a plan’s specific coverage and cost details or consult your broker or UnitedHealthcare representative.

* UnitedHealthcare internal analysis, May 2019.

- Not all providers participate in all plans. Check with your provider before using your benefits.
- Claim Advocacy may be subject to group size requirements. Consult your broker or UnitedHealthcare representative.

**Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare specialty plans: dental (groups 101+), vision (groups 101+), disability (groups 2+), critical illness protection (groups 51+), accident protection (groups 51+), hospital indemnity protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

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UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL(05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on policy forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have 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, contact your broker or UnitedHealthcare sales representative.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. Critical Illness coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax adviser. The policies have 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. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1(01/12) et al., in Texas on UHCAC-POL-1-TX(01/12) and in Virginia on UHCAC-POL-1-VA(01/12). The policies have 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. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on UHCAC-POL-1-TX(01/12) and in Virginia on UHCAC-POL-1-VA(01/12). The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDENITY coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax adviser. The policies have 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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 Spectro, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX or DPOL.12.TX (Rev. 9/16) and associated CIC form numbers DCIC.CER.06 or DCCIC.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA or DPOL.12 VA with associated CIC form number DCIC.CER.06 or DCCIC.CER.12 VA.

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 Spectro, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated CIC form number VCIC.INT.06.TX or VCIC.INT.06.VA or VCIC.CER.13.TX.

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UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on UHCAC-POL-1-TX(01/12) and in Virginia on UHCAC-POL-1-VA(01/12). The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDENITY coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax adviser. The policies have 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

The High Healthinnovations® hearing program is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member’s responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Minimum participation requirements may apply for bundled savings. Please consult your broker or UnitedHealthcare representative for more details.


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