

UNITED CONCORDIA DENTAL'S DHMO PLAN

What is a Dental Health Maintenance Organization?

United Concordia is a national dental carrier with over 40 years of experience. We currently market Concordia Plus, our Dental Maintenance Organization (DHMO) product in Maryland, New Jersey, District of Columbia, Kentucky, Pennsylvania, Texas, California, Michigan, Missouri and Ohio. We understand the classic challenges of DHMO plans, that is why our product is designed to fit your region and encourage appropriate treatments, improve access points and overall satisfaction.

United Concordia's DHMO plans cover more than just the basics. Our DHMO puts emphasis on prevention, early diagnosis and treatment and are an effective way for employers to offer a cost-effective, high value dental solution.

With a DHMO, a group of dentists provide care for a set monthly premium. Dentists who are part of a DHMO network receive fixed monthly payments, formally known as capitations, for patients as long as they stay with the dentist and are enrolled in the DHMO. Most services are done at no cost; however, a copayment may be required for some types of services, but you always knows what you will be charged for through a provided copayment schedule of benefits.

Common Dental Terms

Amalgam Filling—A mixture of different metals such as silver, tin, and copper that's used to fill cavities.

Composite Filling—A tooth-colored material used to repair teeth that's made of several types of substances.

Caries—Name of the disease that causes tooth decay.

Extraction—The removal of a tooth.

Cavity—An area of a tooth that's damaged due to caries.

Root Planing—Cleaning of a tooth root to remove bacteria, calculus, and diseased surfaces.

Scaling—A procedure that uses tools to remove plaque, tartar, and stains from teeth.

A cost-effective, high value dental plan



Plan features:

- Puts emphasis on prevention, early diagnosis and treatment
- Primary dentists coordinate all care
- Savings through reduced out-of-pocket expenses
- No waiting periods
- Same copayments for specialist as dentist
- No annual maximums or deductible
- Each family member can choose their primary dentist office

FAQs

What dentist can I visit?

To receive coverage under the plan, a primary dental office (PDO) must be selected from the Concordia Plus network. If there is a dental emergency, you may seek care from any licensed dentist.

Can I change a Primary Dental Office (PDO)?

Members can change their PDO every month as long as they have no balance due and are not in the middle of treatment with their current dentist. Simply use the Find a Dentist tool to locate and contact a new Concordia Plus network dentist near you.

When is a PDO update effective?

Any PDO changes made after the 28th of the month are effective after 2 months.

Can my covered family members have different PDO's?

Each family member covered under a DHMO plan can select a different PDO from the Concordia Plus network.

How do I find a PDO?

We offer easy online directories that are updated weekly for you to locate your PDO.

- Visit UnitedConcordia.com
- Click "Find a Dentist"
- Select the DHMO network from the drop down

What if I need to see a specialist?

A PDO may determine that a member needs a specialist's care. For specialist services to be covered, members should receive a specialty referral form from their PDO, and present it with copayment at the time of the specialty service.

What is a treatment plan?

A treatment plan is a written summary that outlines the services necessary to treat a patient's dental needs. Virtually all treatment that is rendered should correspond to a treatment plan. Members can request a second opinion at no additional charge.

How do I request a treatment plan from my dentist?

A dentist should provide a treatment plan to a member in some form, or the member may ask their dentist for a copy of the treatment plan.

What happens if my current dentist isn't part of the Concordia Plus network?

If a member is currently using and would like to continue to use a non-network a member **Nominate Your Dentist** through the Member Forms portal on our website. However, member's must select a current participating network dentist or their services may not be covered under the DHMO plan benefits.

How do I know what I will be billed for?

A Concordia Plus network PDO will charge the appropriate copayment for each service as shown on the copayment schedule. A DHMO plan has no deductibles or maximums, and your PDO will handle all paperwork.

Are there any exclusions and limitations for the benefits?

Yes. For a complete list of exclusions and limitations please refer to your Schedule of Benefits.

Can I file a grievance if I am not satisfied?

Yes. If you are not satisfied with any aspect of United Concordia you may file a written complaint/grievance. A letter or completed United Concordia Dissatisfaction Report must be submitted to the Customer Services Department at: P.O. Box 10194, Van Nuys, CA 91410-0194, or via United Concordia's website www.UnitedConcordia.com, or you may call Customer Service at (866) 357-3304 for assistance.

How can I manage my benefits and dental health?

My Dental Benefits is an online member tool that allows access to forms, details about coverage, temporary ID cards, and replacement ID card requests. Members simply register with their benefits information.



Members also have access to the UC Dental Member app. Any member can use the app to view benefits, find a dentist, or simply have access to a Virtual ID Card.

What is United Concordia's Interactive Voice Response (IVR) System?

The IVR system provides you with an easy-to-use 24/7 voice like system to obtain fee schedules, benefit and eligibility information, dentist directories and check claim status, in addition to other information.

What if I have additional questions about my dental benefits?

For information about benefits, visit UnitedConcordia.com or call Dental Customer Service at 1-866-357-3304, from 8 a.m. to 6 p.m. Eastern (5 a.m. to 5 p.m. Pacific), Monday through Friday. You can also access information about your benefits 24/7 through our interactive voice response system.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。

Dental plans only cover dental benefits, are administered by United Concordia Companies, Inc. and underwritten by United Dental Corporation of Alabama, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of Kentucky, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices are located at 4401 Deer Path Road, Harrisburg, PA 17110 (888-483-9930).

These policies or their provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

