



## FAQs About Your DHMO Plan

### What is a DHMO?

DHMO stands for Dental Health Maintenance Organization. It's a dental plan that offers discounted care when you use a dentist in the Concordia Plus DHMO network. A DHMO helps you afford the regular exams and cleanings that help keep your whole body healthy.

With a DHMO, you don't have to meet a deductible and there is no annual maximum.

### How does a DHMO work?

With a DHMO plan, you pick one primary dentist to who coordinates all of your dental care needs, including specialty and emergency dental care. That dentist is called your Primary Dental Office, or PDO. You must use this primary dentist for care to be covered under your plan. There is no out-of-network coverage under a DHMO.

Included in your Certificate of Coverage is a copayment schedule. Some services are listed at zero cost to you. For other services, you will be charged a flat fee. With a DHMO, your list of copayments is fixed, so you always know how much you will be charged.

### When do I need to pick a primary dentist?

You must name a primary dentist when you enroll. If you don't pick a primary dentist, we'll assign you to the closest one. Don't worry, you can change your primary dentist once you find someone you like.

### How do I find a primary dentist?

It's easy to look up primary dentists online:

- Visit **UnitedConcordia.com**
- Click the **Find a Dentist** button at the top
- Type in a Pennsylvania ZIP code or city and state, and then click **Search**
- Pick **DHMO Concordia Plus General Dentist** from the dropdown list

### Can I change my primary dentist?

You can change your PDO every month under two conditions. You can't have a balance due, and you can't be in the middle of treatment with your current dentist. Use the **Find a Dentist** tool on **UnitedConcordia.com** to find a new DHMO Concordia Plus network dentist in Pennsylvania. If you need to change your primary dentist, our friendly Customer Service reps can help. Just call 1-877-215-3615.

The Concordia Plus  
DHMO is available  
to Graduate  
Students who live  
in Pennsylvania.



### When do changes of primary dentist take effect?

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

### Can my family members have different primary dentists?

Yes. Each family member covered under your DHMO plan can pick a different PDO.

### What if I need a specialist?

If your primary dentist recommends that you see a specialist, he or she must fill out a referral form. This form is required for specialist services to be covered under your DHMO plan. You must take your dentist's referral form to your specialist's appointment. You must also pay a copayment at the time of service.

### What can my dentist bill me for?

Your primary dentist can only charge the copayment for services that's shown on the copayment schedule. A DHMO plan has no deductibles or maximums, and your dentist will handle the paperwork. If a service does not appear on the copayment schedule that means it is not a covered service under the DHMO plan and your dentist may charge you their full dentist charge for these services.

### Are there any exclusions and limitations?

Yes. For a complete description of your plan, please refer to the Certificate of Coverage and the Exclusions and Limitations.

### What information is available online?

On **UnitedConcordia.com**, you can access forms, frequently asked questions, a glossary of dental terms, and a dental health center containing articles, brochures, videos and kids' pages. Once your plan is effective, you can find your personal benefits information in your online **MyDentalBenefits** account. After registering, you can view your coverage details, eligibility, network, claim status and procedure history; and print ID cards. You can also download the United Concordia Dental mobile app in the Apple App Store or on Google Play.

### What if I have other questions about my dental plan?

You can find more information at **UnitedConcordia.com**. Or call Customer Service at **1-877-215-3615, 8 a.m.–6 p.m. EST (5 a.m.–5 p.m. Pacific), Mon.–Fri.**



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)。

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