

Frequently Asked Questions About Your DHMO Dental Plan

Q: With my DHMO plan, can I visit any dentist?

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

Q: Can family members have different PDOs?

A: You and each family member covered under your DHMO plan can select a different PDO from the Concordia Plus network.

Q: How do I find a primary dental office in the Concordia Plus network?

A: You can search the Concordia Plus network by visiting **UnitedConcordia.com**. Click on **Find a Dentist**, and then select **DHMO Concordia Plus General Dentist**. If your dentist is not a part of our network, you can nominate him or her for participation. To nominate your dentist, visit the **Members** section of **UnitedConcordia.com**, select **Forms**, and click **Nominate Your Dentist**.

Q: Can I change my primary dental office (PDO) after I enroll?

A: Yes. You and your dependents can change your PDOs once a month, if you have no balance due and aren't in the middle of treatment with your current dentist.

Q: When is a PDO update effective?

A: PDO updates for Concordia Plus, KHPE/AH, and the Automotive plans is the 28th of the month for an effective date of the 1st of the following month. Any changes made after the 28th of the month are effective 2 months after.

EXAMPLE 1—The PDO update is made August 1–28th: The member is assigned to the new PDO effective September 1st

EXAMPLE 2—The PDO update is made August 29th: The member is assigned to the new PDO effective October 1st

Q: What if I need to see a specialist?

A: Your primary dentist may determine that you need a specialist's care. For specialist services to be covered, get a specialty referral form from your primary dentist, and present it with your copayment at the time of the specialty service. Certain procedures may require preauthorization.

Q: What can my dentist bill me for?

A: When you receive care from a Concordia Plus network dentist, your dentist will charge you the appropriate copayment for each service, as shown on your copayment schedule. Your DHMO plan has no deductibles or maximums, and your primary dentist will handle all the paperwork for you.

Q: What information is available online?

A: In the Members section of **UnitedConcordia.com**, you can access forms, frequently asked questions, a glossary of dental terms, and a dental health center with articles, brochures, videos and kids' pages. Once your plan is effective, your personal benefits information is available in our online member tool, **MyDentalBenefits**. After you register, you can review details about your coverage, eligibility, network, claim status and procedure history; and print an ID card.

Q: What if I have other questions about my dental plan?

A: Questions about dental treatment should always be discussed with your dentist. For information about your benefits, visit **UnitedConcordia.com** or call Customer Service at 1-866-357-3304.