

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: Visit **UnitedConcordia.com** and click on **Find a Dentist**. Type in an office location or dentist's name. Then select **DHMO Concordia Plus General Dentist** from the Dental Network drop-down list. If your dentist isn't part of our network, you can nominate him or her to join. Just scroll down and click on **Recommend a 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 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 **My Benefits** section of **UnitedConcordia.com**, you can access forms, FAQs, an oral health resources center filled with info on taking good care of your mouth, plus links to apps, a dental health quiz and more. Once your plan is effective, you can view your plan details online in your **MyDentalBenefits** account. After registering, you can check your covered services and claims status, plus chat live with customer service if you need help.

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 1-877-215-3616.

Learn more about your plan options by visiting the **University of Pittsburgh Clients' Corner** page: UnitedConcordia.com/dental-insurance/member/clients-corner/university-of-pittsburgh