



United Concordia Dental Plan Comparison

Plan Characteristics	DHMO	PPO
In-Network Benefits	Yes	Yes
Required to Use a Network Dentist	Yes	No
Out-of-Network Benefits Available	No	Yes
Claim Submission Required	No	No*
Balance Billing for Covered Services	No	No*
Specialty Referral Required	Yes	No
Orthodontia Benefits Available	Yes	No
Orthodontia Maximum (Lifetime)	None	N/A
Annual Benefit Maximum (Per Person; Excludes Class I services)	None	\$1,200
Annual Deductible (Per Person)	None	\$50
Maximum Deductible (Per Family)	None	\$150

*Claim submission is required, and members may be balance billed when visiting a nonparticipating dentist. All services listed on this benefit summary are subject to the contract, Schedules of Benefits, and the Exclusions and Limitations.

Network Notes

DHMO—Concordia Plus Network IN-NETWORK ONLY

- Dentists may choose not to accept new plan participants/patients. You may choose to visit a network dentist in Maryland or any bordering state.
- Includes the Smile for Health® Maternity Dental Benefit, covering an additional cleaning during pregnancy.

PPO—Alliance Network IN- AND OUT-OF-NETWORK COVERAGE

- Participating dentists may periodically choose not to accept new patients. It is recommended that you check with the dentist office to make sure they are accepting new patients under the PPO plan if you intend to move to this coverage based on a specific dentist's participation. In-network dentists may not balance bill.
- Includes the Smile for Health® Maternity Dental Benefit, covering an additional cleaning during pregnancy, and Preventive Incentive®, which excludes all covered Class I services from the annual program maximum.

To find network dentists online or obtain more information on your dental benefits, log on to **UnitedConcordia.com** and select **Find a Dentist** or **MyDentalBenefits**.

For information on your discounted vision benefits through Davis Vision, log on to www.davisvision.com.