

FREQUENTLY ASKED QUESTIONS

United Concordia Dental HMO

Q. As a member of United Concordia's DHMO plan, can I visit any dentist?

A. You must utilize a dentist who participates in the **DHMO Concordia Plus** network to receive coverage under the plan. Under this Dental Health Maintenance Organization (DHMO), all dental care must be provided by or coordinated through your selected primary dental office. United Concordia has contracted with a number of quality practitioners to provide care for your dental needs. This panel of **DHMO Concordia Plus** participating providers offers significant fee reductions, allowing you to receive maximum benefits with no deductibles, no maximums and lower out-of-pocket costs.

Q. May I change providers after I enroll in the DHMO plan?

A. Yes, you and your dependents are eligible to change primary dental offices once a month as long as you have no balance due and are not undergoing treatment in progress with your current provider. You can notify United Concordia of your change by calling Customer Service toll-free at **1-800-332-0366**. (Once you have enrolled in the DHMO program, care received from dentists outside the network is not covered.)

Q. Will each of my enrolled family members receive a United Concordia I.D. card?

A. ID cards are issued in the employee's name. You will receive one ID card, or two if dependents are enrolled indicating that you and your dependents are enrolled in the DHMO plan. The I.D. cards list the name of the employee (subscriber) and the selected dental provider. If you need to request a replacement I.D. card, you should contact Customer Service at **1-800-332-0366**.

Q. How quickly should I expect to get an appointment?

A. Your appointment time will depend upon the service the dentist has determined is necessary. If you are willing to take the first available appointment, the dentist should be able to arrange an appointment within a reasonable time. Remember, certain "popular" (i.e. Saturday or evening) appointment times may take longer to obtain.

Q. What should I expect during my first dental visit?

A. Your first visit may include only x-rays and an oral examination. Your United Concordia dentist will then begin to determine the best treatment plan for you based upon your most immediate dental needs. An additional visit is often required to schedule your first teeth cleaning.

Q. How do I obtain services from a dental specialist?

A. Your selected general dentist (primary dental office) may determine that the services of a specialist are required for procedures beyond the scope of his or her practice. In this situation, you will be referred to a participating United Concordia specialist. Your general dentist will give you a Specialty Referral Form, which you must present to the specialist. Specialty care services will not be covered without this referral form. In addition, certain procedures may require pre-authorization. Your copayment should be paid directly to the specialist's office at the time of service.

Q. Do I have to complete claim forms for each dental visit?

A. No, under the DHMO plan, you do not have to file claims. You simply pay the applicable copayment(s) to your dentist at the time service is rendered.

Q. Are "cosmetic" dental services covered under the DHMO plan?

A. No, a service that you request or that your dentist recommends solely to improve the appearance of functionally sound teeth is considered "cosmetic" and, therefore, is not a covered benefit.

Q. Should I accept an alternative method of treatment suggested by my dentist?

A. Your dentist or an office staff member will explain your treatment plan and may discuss an alternative method of treating the tooth which may result in higher out-of-pocket expenses to you. Ask your dentist which procedure(s) covered by United Concordia's DHMO plan will restore the tooth and comply with recognized standards of dental care. It is your choice to accept or decline the alternative treatment.

Q. What should I do if I have a dental emergency?

A. A dental emergency is defined as the sudden onset of serious pain or injury that requires immediate professional treatment. You may obtain treatment by calling your United Concordia dental office. All United Concordia participating general dentists have an arrangement for contact with their patients 24 hours a day, seven days a week. If for some reason you cannot reach your dentist, contact United Concordia Customer Service, toll free, at **1-800-332-0366** for assistance. Please note that if the emergency occurs outside of United Concordia Customer Service hours and you cannot reach your regular United Concordia dentist, you may obtain emergency dental services for the relief of pain, swelling or bleeding from *any* licensed dentist.

If you are within 50 miles of home and your primary dental office is available, you must see your United Concordia provider. For a dental emergency beyond that distance, you may obtain the help you need to relieve pain from any licensed dentist. You will be reimbursed according to the plan design after you submit a detailed billing statement (with ADA codes) and paid receipt to United Concordia Customer Service.

Q. Once I am treated for a dental emergency, why would the dentist schedule me for a return visit for such services as additional x-rays or a permanent filling?

A. Emergency care is provided *strictly for the relief of pain*; any additional treatment would be provided at a follow-up appointment. Continued treatment cannot take precedence over other patients in the waiting room who have scheduled appointments.

Q. What if I have other questions or concerns regarding United Concordia's DHMO plan?

A. Questions about your dental *treatment* should first be discussed with your dentist. If you have general questions or would like clarification on your benefits, please call Customer Service, toll-free, at **800-332-0366**. You can also obtain additional information by visiting United Concordia's website at www.unitedconcordia.com.