

The Johns Hopkins School of Public Health

Dental Plan Comparison

Effective Date: July 01, 2022

United Concordia Dental Plan Comparison

Plan Characteristics	DHMO	Access
In-Network Benefits	Yes	Yes
Required to Use An Assigned Provider	Yes	No
Out of Network Benefits Available	No	Yes ¹
Claim Required	No	Yes ^{1,2}
Balance Billing for Covered Services	No	Yes ¹
Specialty Referral Required	Yes	No
Orthodontia Benefits Available	Yes	Yes
Orthodontia Maximum (Lifetime)	N/A	No Maximum
Annual Benefit Maximum (per person)	N/A	No Maximum
Annual Deductible (per person/family)	N/A	None
Discounted Vision Coverage Included	Yes	Yes

¹*Out-of-network benefits are covered for Class 1 services only. Member may be balanced-billed the difference between provider's usual charge and United Concordia's Maximum Allowable Charge when utilizing an out-of-network provider.*

²*Claims submission required when using any non-participating provider under this plan for covered services.*

Network Notes

- **DHMO – IN-NETWORK ONLY.** “*DHMO Concordia Plus*” network. Providers may close to new plan participants/patients. You may choose to be assigned to any “open” providers in Maryland **or any bordering state.**
- **PPO – IN and OUT-OF-NETWORK COVERAGE.** “*Advantage Plus*” network. Participating providers may close to new patients whenever they choose. **It is recommended that you check with the provider office to make sure they are accepting new patients under the Access plan if you intend to move to this coverage based on a specific provider's participation.**
- Find network providers on-line at www.unitedconcordia.com

All services listed on this benefit summary are subject to the contract, Schedules of Benefits, and the Exclusions and Limitations.