

Dental Plans

Highlights and Options

Your Archdiocese of Baltimore dental coverage includes benefits for preventive, basic, and major dental services. You have two options for coverage:

- **CIGNA Dental Preferred Provider Organization (Dental PPO)**—Provides coverage for covered services received by any dental provider. However, your out-of-pocket costs will be lower and you will not have to file claim forms if you use a provider who participates in the CIGNA PPO dental network. To find participating providers, go to www.cigna.com or call 1-800-244-6224
- **United Concordia Dental HMO (DHMO)**—You must select a United Concordia Primary Dental Office (PDO) to receive covered services. Your PDO will perform procedures or refer you to a specialty care dentist. Care received from providers who do not participate in the network is not covered (except in emergencies). To find participating providers, go to www.ucci.com and click “Find a Dentist”. Then, select “DHMO Concordia Plus” from the list of networks. Or, you can call 1-866-357-3304 to find a network dentist. It is a good idea to call a prospective dentist to verify he or she is accepting new DHMO patients before scheduling an appointment.

If you are currently enrolled in:	And you want to:	Action to take:
CIGNA Dental PPO	Stay in Dental PPO	None required
	Enroll in Dental HMO or decline coverage	Submit enrollment form to your direct employer by the end of the open enrollment period
	Change your level of coverage <i>(i.e., employee, employee & spouse, employee & child, employee & family)</i>	Submit enrollment form to your direct employer by the end of the open enrollment period
United Concordia Dental HMO	Stay in Dental HMO	None required
	Enroll in Dental PPO or decline coverage	Submit enrollment form to your direct employer by the end of the open enrollment period
	Change your level of coverage <i>(i.e., employee, employee & spouse, employee & child, employee & family)</i>	Submit enrollment form to your direct employer by the end of the open enrollment period

Cost of Coverage

See your direct employer for the cost of your 2015-2016 dental coverage.

Comparing Your Dental Options

Dental Plan			
Plan Features	CIGNA Dental PPO		United Concordia Dental HMO
Annual deductible	\$50 per person \$150 per family		You can obtain the United Concordia Plus Schedule of Benefits at http://www.archbalt.org/about-us/employment/employee-benefits or contact the Division of Employee Benefits
Annual maximum benefit	\$2,000		
Covered Expenses	Plan Pays		
	<i>In-Network</i>	<i>Out-of-Network</i>	You can obtain the United Concordia Plus Schedule of Benefits at http://www.archbalt.org/about-us/employment/employee-benefits or contact the Division of Employee Benefits
Preventive and diagnostic care (oral exams, routine cleanings, X-rays, sealants, emergency care, space maintainers, histopathologic exams)	100%	100%	
Basic restorative services (fillings, root canal therapy, osseous surgery, denture adjustments, simple extractions, oral surgery, anesthetics)	80% after annual deductible	80% after annual deductible	
Major services (crowns, dentures, bridges, surgical extractions of impacted teeth)	50% after annual deductible	50% after annual deductible	
Orthodontia (limited to \$2,000 lifetime maximum benefit)	50% after annual deductible	50% after annual deductible	