

2020 Dental Benefits Overview for Anne Arundel County Public Schools

Thank you for considering **United Concordia Dental** as your dental benefits provider. As one the region’s oldest and most respected dental carriers United Concordia has been a **trusted partner of AACPS since 2000**. **AACPS continues to fund a large portion of your United Concordia dental premium** assuring your family, robust quality coverage for the entire year.

Employees interested in this plan must select the coverage on-line (refer to AACPS enrollment materials). **Retirees** newly enrolling may do so by submitting the **Retiree Healthcare Application**. Both **active employees and retirees currently enrolled will automatically continue coverage**.

***This plan is only available to employees residing in Maryland or adjoining state.**

About Your Plan:

United Concordia “**MD/DC 2060***” is a DHMO/POS (Point-of-Service) plan, which allows you to **enjoy the benefits of both a comprehensive In-Network DHMO plan and Out-of-Network coverage though any dentist of your choice**.

In-Network Coverage	Out-of-Network Coverage
<ul style="list-style-type: none"> ➤ Comprehensive coverage using <i>Concordia Plus</i> DHMO network of dentists ➤ All covered family members may choose different <i>In-Network</i> dentists ➤ Fixed copayment fee schedule (with no “balance-billing”) ➤ Minimal/no payment for routine preventive/diagnostic services ➤ No deductibles, dollar maximums, claim forms, or pre-existing condition exclusions (except Orthodontia in progress) ➤ In-network specialty care by referral 	<p>You may go to ANY NON-PARTICIPATING/ OUT-OF-NETWORK PROVIDER(S) AT ANY TIME</p> <p>When utilizing an <u>Out-of-Network</u> provider:</p> <ul style="list-style-type: none"> ➤ You will be reimbursed up to a maximum amount per procedure, as outlined on the Schedule of Benefits (a <u>claim must be filed</u> in order to receive reimbursement) ➤ <u>Out-of-Network services</u> reimbursed up to \$1,000 <u>per covered family member</u> per calendar year ➤ You may “self-refer” to any specialist ➤ Orthodontia is <u>not</u> reimbursed/covered <u>Out-of-Network</u>

A complete **Schedule of Benefits** and associated **Exclusions and Limitations** can be found on your **AACPS BENEFITS WEBSITE**. Provider listings may be accessed at www.unitedconcordia.com (refer to the **Concordia Plus DHMO** network).