



Los Angeles Department of Water and Power Active Employees DHMO Plan Open Enrollment 2026

DHMO Plan Overview

DHMO Plan Overview- No Changes

- **No** deductibles
- **No** annual maximums
- **No** claim forms
- **No** pre-existing conditions
- **No** waiting periods
- Must select **Concordia Plus DHMO**
Primary Care Dental Office (PDO)
- Each member of the family may select
their own PDO



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- Ability to change dental provider monthly if needed
- **Direct access** to specialists (no approvals necessary)
- Member subject to DHMO CA 11 copayments
- **All preventive services covered** with no copayments
- **Small copayments for major procedures** – ex. root canals, white fillings, periodontics, crowns, bridges, etc.
- Adult/Child **orthodontics**
- **Coverage up to \$100 for emergency services** when traveling 50 miles outside of the service area

Request a Treatment Plan



- Not required, though **recommended for major services** (over \$200)
- **Ask your dentist** for a cost estimate prior to obtaining major services
- If you have any further questions on treatment and procedures, call our customer service team!



Online Capabilities

Resources at Your Fingertips

Online Portal for Members:

MyDentalBenefits is your **personalized portal** to access everything you need as a United Concordia member - create a free account online or with the app.

- Search for nearby dentists or specialists with Find a Dentist
- View or print your virtual ID cards
- Check coverage eligibility, track payments and access personalized account information
- Take My Dental Assessment online for a custom oral health report card to review with your dentist

Communication that fits your lifestyle:

- **Monthly emails** with dental wellness advice and tips for getting the most out of your dental insurance
- Fun, educational and interactive **social media channels** like Facebook & Instagram
- Current dental conditions and care information available in the **Oral Health Resources** tab in the My Benefits section on the website
- Safe, secure **text messaging** with dental health tips and tricks for managing your benefits

Apps for on-the-go:

Available for Apple and Android devices – free to download

Our United Concordia Dental mobile app makes it easy to access your account, use your benefits and get the information you need about your oral health at home or anywhere safely and securely.

If you have kids, the **Chomper Chums™ app** can help make daily brushing and flossing into a fun game, with a little learning too!



Download our free apps in your device's App store



Find a Dentist



Visit: UnitedConcordia.com/find-a-dentist

This online tool makes it simple to search by:

- ✓ Dentist Name/Practice Name
- ✓ Location
- ✓ Dental Specialty

You can also use the Find a Dentist tool and other features through our **United Concordia Dental mobile app** for members. Download the free member app today in the Apple App Store or on Google Play.



Select Concordia Plus Network

Search: Quickly search by city, state or zip - even by practice name or type of dentist to find a network dentist near you!

Find your Network: Concordia PLUS

MyDentalBenefits

Manage your benefits anywhere, anytime

United **Concordia**
dentalSM



Use your mobile device to access **MyDentalBenefits** on-the-go and manage your coverage at any time.

Chat live with customer service

Connect directly to a real person. Chat live while using your **MyDentalBenefits** account.

Most benefit inquiries can be handled conveniently online using our simple, self-service member portal. Create a **MyDentalBenefits account to better manage your insurance coverage!**

Use your **MyDentalBenefits** account to:

- ✓ Estimate your costs with our Cost Estimator Tool
- ✓ Check claim status quickly
- ✓ See what your plan covers and how much we'll pay
- ✓ Print ID cards
- ✓ Find a dentist
- ✓ Evaluate your oral health with *My Dental Assessment*

After your plan's effective date, you are able to create your account.

Here's how:

- ✓ Go to **UnitedConcordia.com/MDB**
- ✓ Select **Member**
- ✓ Enter the **ID number** found on your insurance card and **your birthdate**. You can also use the Social Security Number of the contract holder in place of the ID number.
- ✓ Each dependent (spouse, children aged 14 years or older, or in some states, domestic partner) covered by a United Concordia dental plan must create an individual **MyDentalBenefits** account.

Customized Clients' Corner

Clients' Corner

Welcome Los Angeles Department of Water and Power members. Here's everything you need to know about your dental plan.

Online Services / Resources ▼

Plan Information ▼

Helpful Flyers ▼

The smart choice for dental benefits

United Concordia Dental is pleased to serve the dental insurance needs of Los Angeles Department of Water and Power (LADWP) members and eligible family members.

What's covered under my dental plan?

Great News! You have access to the LADWP DHMO plan. You can find detailed information about your plan in the [Schedule of Benefits](#).

DHMO stands for Dental Health Maintenance Organization. A DHMO is a dental plan that offers discounted care when you use a dentist in the DHMO Concordia Plus network. A DHMO helps you afford the regular exams and cleanings that help keep your whole body healthy.

With a DHMO, you don't have to meet a deductible each year. That means your plan helps you pay right away. Plus, there's no annual maximum, so your plan doesn't limit how much it will pay for dental care in a year.

Scan Me



Customer Service Hours:
Monday - Friday, 5:00am - 5:00pm PST
1-866-851-7568

- ✓ Order ID cards
- ✓ Change DHMO providers
- ✓ Access to bilingual representatives
- ✓ Confirm benefits and enrollment



Thank you.