



# Los Angeles Department of Water and Power Retiree Dental Plans Open Enrollment 2026

# PPO Option Dental Benefits Summary

Network Name: **Alliance Network**



In-Network	Plan Pays	Out-of-Network	Plan Pays
<b>Class I - Diagnostic/Preventive Services</b> Routine Cleanings /Exams/ X-rays/Fluoride for children 19 /Palliative Treatment/ Sealants/ Space Maintainers	100%	<b>Class I - Preventive Services</b> Routine Cleanings /Exams/ X-rays/Fluoride for children 19 /Palliative Treatment/ Sealants/ Space Maintainers	100%
<b>Class II - Basic Services</b> Fillings/Simple Extractions/ Repairs of Crowns, Inlays, Onlays, Bridges and Dentures/Endodontics/Nonsurgical Periodontics/Surgical Periodontics/Complex Oral Surgery/General Anesthesia	80%	<b>Class II - Basic Services</b> Fillings/Simple Extractions Repairs of Crowns, Inlays, Onlays, Bridges and Dentures/Endodontics/Nonsurgical Periodontics/Surgical Periodontics/Complex Oral Surgery/General Anesthesia	80%
<b>Class III - Major Services</b> Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)	70%	<b>Class III - Major Services</b> Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)	50%
<b>Implants</b>	70%	<b>Implants</b>	70%
<b>Calendar Year Maximum</b>	\$2,000	<b>Calendar Year Maximum</b>	\$2,000
<b>Calendar Year Deductible</b> (per person/per family) Applies to Class II and III services only	\$25/\$75	<b>Calendar Year Deductible</b> (per person/per family) Applies to Class II and III services only	\$25/\$75



# Balance Billing Example

*In-Network vs. Out-of-Network*

## Example\*:

The average fee for a porcelain crown is **\$1200**

The average allowance for a crown is **\$800**

	In-network	Out-of-Network
United Concordia covers...	70% of the allowance	50% Out-of-Network allowance
The dentist charges...	\$800 (the in-network allowance)	\$1,200 (no discount)
Which means...	 <p>You – 30% of the allowance or \$240</p> <p>United Concordia – \$560</p>	 <p>You – 50% + difference between our allowance and the average fee <u>Up to \$800</u></p> <p>United Concordia – \$400</p>

\*Note: For illustrative purposes only. Savings will vary by dentist, service, plan coverage, patient history and geographic region. Sample charges are fictitious and rounded up to even dollar amounts for ease of explanation.

# Smart Consumer Tips

- ▶ Ask your dentist these questions **before** agreeing to treatment:
  - ✓ What is your recommended treatment plan?
  - ✓ Does the treatment need to happen now?
  - ✓ What if I wait until my plan renews?
  - ✓ What are my options? Are there other ways to treat this?
  - ✓ Will my insurance cover this? How much?
- ▶ Avoid surprise costs, request **Predetermination** for complex/expensive services (\$200 and over)
- ▶ If referred to a specialist (orthodontist, periodontist, etc.), find out if the provider is **in-network**
- ▶ **Informed consent** – A written agreement between you and your dentist signed before moving forward with treatment



# DHMO Plan

# 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 21 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!



# PPO vs. DHMO

## PPO Plan

- ✓ Freedom to choose any dentist nationwide
- ✓ UCD pays a percentage of the allowances
- ✓ Member is responsible for yearly deductible, co-insurance any balance billing for out of network providers



## DHMO Plan

- ✓ Member must choose a Primary Dentist
- ✓ Member pays all applicable co-pays
- ✓ Adult and Child ortho is a covered benefit at set co-pays

# 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](https://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- DHMO**  
**Or**  
**Alliance- PPO**

**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**

**Select your network**

Visiting a dentist in your network saves you money. Please confirm network participation with your dentist.

Dental Network

- Select Network -

Already have a member account?  
Just sign in and go to Find a Dentist in the main menu. Your network will automatically be selected for you.

Need a member account?  
We've made it easy to create an account and get user-friendly access to:

- ✓ Select a Network Dentist
- ✓ See Claim History
- ✓ Review Your Benefits
- ✓ Get Your ID Card

Next Search All Networks

# MyDentalBenefits

Manage your benefits anywhere, anytime

United **Concordia**  
dental<sup>SM</sup>



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*

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**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

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.**