

SMILE

CAREFIRST DENTAL – DHMO

DHMO's continue to be a significant part of the CareFirst dental product portfolio.

Did you know...

Maryland and the District of Columbia have one the country's highest percentage of dental enrollment in a DHMO delivery model.

A DHMO is a great way for an employer to add a dental option for their employees – minimum enrollment is two employees.

Features of a DHMO:

- **Low cost** compared to more traditional PPO style dental products
- **Fixed member co-payment for each covered procedure** with comprehensive coverage
- **Many no cost services** after an office visit fee of between \$0 and \$20
- **No annual deductible or maximum**
- No waiting periods
- No pre-existing condition or missing tooth exclusions

Characteristics of a DHMO:

- Narrow provider network – can be limited to regional access
- Each member must choose a primary care dentist
- Specialty care by referral

Why CareFirst DHMO Products:

- An industry leader in the region offering comprehensive DHMO options
- Network access typically exceeds other DHMO plans
- Local based dedicated dental service unit assures better services to the provider ensuring network stability
- Provider Choice (PC5, PC10 and PC20) availability continues for customers with these plans in-force
- BlueDHMO (\$0 and \$10 office visit plans) are available for new and renewing customers
- BlueDHMO plans include features like implants, adult orthodontics and no cost fillings

Beyond the spreadsheet:

CareFirst will provide a comprehensive level of analysis to help you and your clients make educated decisions. As we do with our

PPO style dental products, network access and detailed plan comparisons / analysis are available.

By their nature, DHMO products do not align when trying to compare each carrier's options. Let us create a comparison of member co-payment costs and network access analysis to assist in your decision.

Ask your CareFirst

Another *dental* solution from CareFirst!