
Dental Plans and Monthly Premiums

<table>
<thead>
<tr>
<th>Dental Insurance Plans Summary of Key Provisions</th>
<th>Managed Care</th>
<th>Standard Care Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concordia PLUS</td>
<td>Concordia FLEX I</td>
<td>Concordia FLEX II</td>
</tr>
<tr>
<td>Requires selection of a primary dental office (PDO) in the Western PA DHMO network. All services must be coordinated through the designated dentist listed on the insurance card. PDO referrals required for specialty and pediatrics.*</td>
<td>May select any dentist*</td>
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**How the Plan Works**

- Plan payment accepted by PDO, or for certain services, patient responsible for fixed-dollar copayments. Claims will be denied for services provided by anyone other than the designated PDO. If a PDO is not utilized when needed, reimbursement is void.
- Plan payment accepted, or for certain services patient responsible for coinsurance as percent of maximum allowable charge (MAC). MAC accepted as payment in full by participating provider (Concordia Advantage dentist); nonparticipating provider may issue a balance bill.
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**Annual Deductible**

- None
- $50/individual, $100/individual plus one adult or child, $150/family

**Exam/Cleaning Frequency**

- One in any consecutive six months**
- One in any consecutive six months
- One in any consecutive six months

**Preventive Services (e.g., x-rays)**

- Insurance pays 100%**
- Insurance pays 100% of MAC
- Insurance pays 100% of MAC

**Basic Services (e.g., cavity fillings)**

- Insurance pays 100%
- Insurance pays 50% of MAC
- Insurance pays 90% of MAC

**Major Services (e.g., crowns)**

- Covered based on specific member copayment schedule amounts$*
- Insurance pays 50% of MAC
- Insurance pays 90% of MAC

**Orthodontics (Eligible dependents to age 19)**

- Covered based on specific member copayment schedule amounts$*
- Not covered
- Insurance pays approximately 50% up to scheduled allowance; $3,500 lifetime maximum

**Annual Plan Year Maximum**

- None
- $500/covered person
- $1,000/covered person

*Dental insurance plans include

- A $5 view visit co-pay at no cost for services only at University Dental Health Services Inc.
- To determine your copayment responsibility, refer to www.hr.pitt.edu/benefits/health-and-welfare/dental-plans and click on "Schedule of Benefits."

**MONTHLY PREMIUMS**

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Concordia PLUS</th>
<th>Concordia FLEX I</th>
<th>Concordia FLEX II</th>
</tr>
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<tbody>
<tr>
<td>Individual</td>
<td>$17.86</td>
<td>$18.18</td>
<td>$26.89</td>
</tr>
<tr>
<td>Individual Plus One Dependent</td>
<td>$36.23</td>
<td>$34.37</td>
<td>$52.71</td>
</tr>
<tr>
<td>Family</td>
<td>$59.11</td>
<td>$56.14</td>
<td>$102.45</td>
</tr>
</tbody>
</table>

**Optional Coverage and Monthly Rates**

**Group Life**

Optional group term coverage is available to you at your choice of one to six times your annual salary, rounded up to the next thousand capped at the plan maximum of $50,000. AD&D coverage also is provided in the amount of one times your salary, rounded up to the next thousand capped at the plan maximum of $100,000. There is no cost to you.

**AD&D**

Coverage is available at your choice of one to six times your annual salary, rounded up to the next thousand capped at the maximum of $2 million.

Cost is not age-graded and is a constant rate times each $1,000 of coverage.

**TO CALCULATE YOUR LIFE INSURANCE COST:**

Cost is age-graded-based, after-tax benefit, as follows:

- Less than 30 years: $0.03
- 30–34 years: $0.069
- 35–39 years: $0.077
- 40–44 years: $0.085
- 45–49 years: $0.150
- 50–54 years: $0.214
- 55–59 years: $0.367
- 60–64 years: $0.589
- 65–69 years: $1.081
- 70 plus: $1.756

Multiply your cost per month by $12.00 to determine the annual cost.

**Business Travel Accident Insurance**

The University provides business travel accident (BTA) coverage for all full-time employees. BTA insurance coverage provides a benefit for loss of life and certain injuries resulting from a covered accident while traveling on authorized University business. For more information, contact the Office of Risk Management at 412-624-0621.