

## Dental Benefits Summary for The University of Pittsburgh Undergraduate Students

Effective Date: September 1, 2020

Network: Advantage Plus

Benefit Category <sup>1</sup>	CONCORDIA FLEX
	Plan Pays <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>	
Exams	100%
All x-rays	
Cleanings & Fluoride Treatments	
Sealants	
Space Maintainers	
Palliative Treatment	
<b>Class II – Basic Services</b>	
Basic Restorative (Fillings)	50%
Simple Extractions	
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	
Endodontics	
Nonsurgical Periodontics	
Surgical Periodontics	
Complex Oral Surgery	
General Anesthesia	
<b>Class III – Major Services</b>	
Inlays, Onlays, Crowns	Not Covered
Prosthetics (Bridges, Dentures)	
<b>Orthodontics for dependent children to age 19</b>	
Diagnostic, Active, Retention Treatment	Not Covered
<b>Included Features</b>	
The College Tuition Benefit <sup>®</sup> – College Savings Program <sup>3</sup>	<ul style="list-style-type: none"> <li>• Earn Tuition Rewards<sup>®</sup> points redeemable for tuition discounts</li> <li>• Receive 2,000 at signup, then 2,000 points/year</li> <li>• Each child enrolled receives a one-time bonus of 500 Tuition Rewards points</li> <li>• One Tuition Rewards point = \$1 reduction in full tuition</li> <li>• Use Tuition Rewards points at participating private colleges and universities</li> </ul>
Preventive Incentive <sup>®</sup>	Class I services do not count toward your annual program maximum
<b>Maximums &amp; Deductibles (cumulative of network and non-network)</b>	
Contract Year Program Maximum (per person) <b>Contract Year is September - August</b>	\$500
Lifetime Orthodontic Maximum (per person)	Not applicable
Contract Year Deductible (per person/per family) <b>Contract Year is September - August</b>	\$25/\$75 (Excludes Class I)

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information please visit the "Disclaimers" link at [www.UnitedConcordia.com](http://www.UnitedConcordia.com). Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-800-332-0366).

This policy has exclusions and limitations which may affect any benefits payable. See the actual policy or contact Member Services for specific provisions and details of availability.

1. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 26.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing).
3. Tuition Rewards® is a Registered Trademark of and administered by SAGE Scholars, Inc. Participation in the program is contingent upon enrollment with SAGE Scholars, Inc. Tuition Rewards are not an underwritten benefit but a value-added program. Tuition Rewards not available in all jurisdictions (SAGE). SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCCI does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。