

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

**Primary Dental Office (PDO Selection located in PA REQUIRED<sup>3</sup>)**

**Effective September 1, 2021 – August 30, 2022**

**Network Name: Concordia Plus**

| Benefit Category <sup>1</sup>                                       | CONCORDIA PLUS DHMO   |  |
|---|---|--|
|   | Plan Pays <sup>2</sup>  |  |
| Class I – Diagnostic/Preventive Services                            |   |  |
| Exams   | Covered based on specific member copay schedule amount <sup>2</sup>   |  |
| All x-rays  |   |  |
| Cleanings & Fluoride Treatments                                     |   |  |
| Sealants  |   |  |
| Space Maintainers   |   |  |
| Palliative Treatment  |   |  |
| Class II – Basic Services   |   |  |
| Basic Restorative (Fillings-including posterior composite fillings) | Covered based on specific member copay schedule amount <sup>2</sup>   |  |
| Simple Extractions  |   |  |
| Repairs of Crowns, Inlays, Onlays, Bridges & Dentures               |   |  |
| Endodontics   |   |  |
| Nonsurgical Periodontics  |   |  |
| Surgical Periodontics   |   |  |
| Complex Oral Surgery  |   |  |
| General Anesthesia  |   |  |
| Class III – Major Services  |   |  |
| Inlays, Onlays, Crowns  | Covered based on specific member copay schedule amount <sup>2</sup>   |  |
| Prosthetics (Bridges, Dentures)                                     |   |  |
| Orthodontics for dependent children to age 19                       |   |  |
| Diagnostic, Active, Retention Treatment                             | Covered based on specific member copay schedule amount <sup>2</sup><br><i>(Treatment <u>must</u> be initiated under the <b>ConcordiaPLUS</b> program and completed in the service area of Western PA. Please refer to the specific member copay schedule amounts for your member liability.)</i>  |  |
| Included Plan Feature   |   |  |
| The College Tuition Benefit® – College Savings Program <sup>4</sup> | <ul style="list-style-type: none"><li>• Earn Tuition Rewards® 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> |  |
| Maximums & Deductibles (cumulative of network and non-network)      |   |  |
| Contract Year Program Maximum (per person)                          | None  |  |
| Lifetime Orthodontic Maximum (per person)                           | None  |  |
| Contract Year Deductible (per person)                               | None  |  |
|   |   |  |

Representative listing of covered services – certificate of coverage and Schedule of Benefits provides a detailed description of your 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 1800 Center Street, Suite 2B220, Camp Hill, PA 17011 (1-800-332-0366).

This policy includes 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 or 26 if a full time student.
- 2. Reimbursement is based on a specific Schedule of Benefits, member copayment amounts. In network coverage only, using the Concordia Plus DHMO network of providers available in PA.
- 3. **Primary Dental Office (PDO) Selection located in PA REQUIRED. PDO Referrals REQUIRED for specialty care.**
- 4. 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.

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|-------------------|--|
| 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)。  |