

# Dental Plans and Monthly Premiums

[www.hr.pitt.edu/dental](http://www.hr.pitt.edu/dental)

## Summary of Key Provisions

	Managed Care	Standard Care Plans	
	Concordia Plus Managed Care (PA only) DHMO	Concordia Flex I	Concordia Flex II
<b>How the Plan Works</b>	Requires selection of a primary dental office (PDO) in the Western PA DHMO network.* All services <b>must</b> be coordinated through the designated dentist listed on the insurance card presented at the time of service.+ PDO referrals required for specialty and pediatric care.*  Plan payment accepted by PDO, or for certain services, patient responsible for fixed-dollar copayment. Claims will be denied for services provided by anyone other than the designated PDO. If a PDO is not elected at enrollment, one will be assigned. Each participant can have their own PDO.*	May select any dentist*  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); non-participating provider may issue a balance bill.	May select any dentist*  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); non-participating provider may issue a balance bill.
<b>Network Name</b>	DHMO Concordia Plus General Dentists	Advantage Plus	Advantage Plus
<b>Annual Deductible</b>	None	\$50/individual; \$150/family maximum deductible to be applied to ALL services, including preventive, diagnostic, and orthodontics and to be paid one time per plan year.	\$50 individual; \$150/family maximum deductible to be applied and paid one time per plan year and waived for preventive, diagnostic, and orthodontics.
<b>Exam/Cleaning Frequency</b>	One in any consecutive six months**	One in any consecutive six months	One in any consecutive six months
<b>Preventive Services</b> (e.g., x-rays)	Insurance pays 100%**	Insurance pays 100% of Maximum Allowable Charge^	Insurance pays 100% of Maximum Allowable Charge^
<b>Basic Services</b> (e.g., cavity fillings)	Insurance pays 100%	Insurance pays 50% of Maximum Allowable Charge^	Insurance pays 80% of Maximum Allowable Charge^
<b>Major Services</b> (e.g., crowns)	Covered based on specific member copayment schedule amounts <sup>1</sup>	Insurance pays 50% of Maximum Allowable Charge^	Insurance pays 50% of Maximum Allowable Charge^
<b>Orthodontics</b> (Eligible dependents to age 19)	Covered based on specific member copayment schedule amounts <sup>1</sup>	Not covered	Insurance pays approximately 50% up to scheduled allowance; \$1,500 lifetime maximum
<b>Annual Plan Year Maximum</b> <i>Note: Orthodontics maximum is separate</i>	None	\$500/covered person	\$1,000/covered person

\* Locate participating providers in the United Concordia network with instructions on next page.

& Electing the DHMO means having a limited network and would require a change in dentists/dental facilities if the currently selected dentist leaves the DHMO network.

\*\* A \$5 office visit copayment applies for these services only at University Dental Health Services Inc.

^ When in-network; when services are performed by an out-of-network dentist, balance billing may occur up to the dentist charge.

<sup>1</sup> To determine your copayment responsibility for the current plan year, visit [www.hr.pitt.edu/dental](http://www.hr.pitt.edu/dental) and select "Schedule of Benefits."

**United Concordia:**  
1-877-215-3616  
www.unitedconcordia.com

## Monthly Dental Plan Premiums

Coverage Level	Concordia Plus Managed Care (PA Only) DHMO	Concordia Flex I	Concordia Flex II
Individual	\$21.58	\$18.20	\$27.30
Individual Plus One Dependent	\$43.68	\$34.58	\$52.78
Family	\$71.24	\$55.90	\$101.92

### \*Locate Participating Providers in the United Concordia network:

1. Visit [www.unitedconcordia.com](http://www.unitedconcordia.com)
2. Select **"Find a Dentist"**
3. Enter a location or dentist name
4. For the Pennsylvania DHMO plan Primary Dental Office selection, select **"DHMO Concordia Plus General Dentist"** in the **"Select Network"** search box located in Western PA only

Use the Provider ID to designate the PDO(s) when enrolling<sup>+</sup>

5. For the Concordia Flex I and II plans, select **"Advantage Plus"** in the **"Select Network"** search box

<sup>+</sup> Existing participants must contact United Concordia directly at 1-877-215-3616 to change your primary dental office prior to seeking services.



**Note:** If you live, or are planning to live, outside of the Western PA area, it is recommended that you **do not** select the Concordia Plus Managed Care (DHMO) plan. The coverage/in-network area for the Concordia Plus Managed Care (DHMO) plan is limited to the Western PA area.

