

Dental Plans and Monthly Premiums

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
How the Plan Works	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 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.
Network Name	DHMO Concordia Plus General Dentists	Advantage Plus	Advantage Plus
Annual Deductible	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.
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 Maximum Allowable Charge^	Insurance pays 100% of Maximum Allowable Charge^
Basic Services (e.g., cavity fillings)	Insurance pays 100%	Insurance pays 50% of Maximum Allowable Charge^	Insurance pays 80% of Maximum Allowable Charge^
Major Services (e.g., crowns)	Covered based on specific member copayment schedule amounts ¹	Insurance pays 50% of Maximum Allowable Charge^	Insurance pays 50% of Maximum Allowable Charge^
Orthodontics (Eligible dependents to age 19)	Covered based on specific member copayment schedule amounts ¹	Not covered	Insurance pays approximately 50% up to scheduled allowance; \$1,500 lifetime maximum
Annual Plan Year Maximum <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.

¹ To determine your copayment responsibility for the current plan year, visit 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
	Same plan, new name! "Concordia Plus DHMO" is now "Concordia Plus Managed Care (PA Only)"		

*Locate Participating Providers in the United Concordia network:

1. Visit **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*

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

+ 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.

