

Dental Benefits Summary for University of Pittsburgh Graduate Students

Primary Dental Office (PDO) Selection located in PA REQUIRED³

Effective September 1, 2023 – August 31, 2024 Network Name: Concordia Plus

Benefit Category ¹	CONCORDIA PLUS DHMO Plan Pays ²
Class I – Diagnostic/Preventive Services	
Exams	Covered based on specific member copay schedule amounts ² included within the Certificate of Coverage and include applicable exclusions and limitations
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 amounts ² included within the Certificate of Coverage and include applicable exclusions and limitations
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 amounts ² included within the Certificate of Coverage and include applicable exclusions and limitations
Prosthetics (Bridges, Dentures)	
Orthodontics for dependent children to age 19	
Diagnostic, Active, Retention Treatment	Covered based on specific member copay schedule amounts ² included within the Certificate of Coverage and include applicable exclusions and limitations <i>Treatment <u>must</u> be initiated under the ConcordiaPLUS 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 ⁴	<ul style="list-style-type: none"> Earn Tuition Rewards[®] points redeemable for tuition discounts Receive 2,000 at signup, then 2,000 points/year Each child enrolled receives a one-time bonus of 500 Tuition Rewards points One Tuition Rewards point = \$1 reduction in full tuition Use Tuition Rewards points at participating private colleges and universities
Maximums & Deductibles (cumulative of network and non-network)	
Contract Year Program Maximum (per person)	None
Lifetime Orthodontic Maximum (per person)	None – Certificate of Coverage include orthodontic treatment member copayment and applicable exclusions and limitations
Contract Year Deductible (per person)	None

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. 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. Certificate of Coverage includes member copayment schedule and applicable exclusions and limitations.
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.

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)。