

Dental Benefits Summary for University of Pittsburgh – Post 65 Retirees



Effective: January 1, 2026

Network: Elite *Prime*

Benefit Category ¹		
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Routine Preventive Exams & Cleanings	100% ²	100% ²
Bitewing X-rays		
Sealants & Fluoride Treatments		
Class II – Basic Services		
Periodontal Maintenance Cleanings	80% ²	80% ²
Basic Restorative (Fillings)		
All Other X-rays		
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Palliative (Emergency) Treatment		
Class III – Major Services		
Nonsurgical Periodontics	50% ²	50% ²
Endodontics	Member pays reduced discounted fee ³	Not Covered
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics for all members to any age		
Diagnostic, Active, Retention Treatment	Member pays reduced discounted fee ³	Not Covered
Included Plan Features		
Preventive Incentive®	Class I services do not count toward your annual program maximum	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family; January - December)	\$50/\$150 Applies to Class I & Class II Services	
Annual Program Maximum (per person; January - December)	\$1,000 Excludes Class I; Applicable to Class II Services & Non-Surgical Periodontic Services in Class III	
Lifetime Orthodontic Maximum (per person)	N/A	
Reimbursement	Maximum Allowable Charge	Maximum Allowable Charge

Representative listing of covered services. For underwritten plans, your certificate of insurance/coverage provides complete details on covered services and exclusions and limitations which may affect benefits payable.

Dental plans are administered by United Concordia Companies, Inc. Fully insured plans are 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 2B 220, Camp Hill, PA 17011. Call 1-800-332-0366. For additional plan details or questions, contact your account representative or visit www.ucci.com for more information.

1. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 25.
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). We evaluate our MACs and OON percentile allowances annually based on proprietary claim experience and data purchased from independent sources such as FAIR Health. United Concordia Dental's standard exclusions and limitations apply.
3. Receive non-covered services at a discount when visiting an Elite Prime network dentist. To search for a dentist use the Find a Dentist tool on United Concordia.com and select the Elite Prime network to look for dentists who have this box () next to their name. Even though our entire network of dentists accepts United Concordia's allowances for services that are covered each dentist with this () next to their name accepts our allowances for non-covered services as well as services that go over the annual maximum. Non covered services are services in which no benefit payments are made by United Concordia

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)。