

## Dental Benefits Summary for University of Pittsburgh Retirees

Effective Date: January 1, 2024 – December 31, 2024



Network: Advantage *Plus*

| Benefit Category <sup>1</sup>   |   |                      |
|---|---|----------------------|
|   | In-Network  | Non-Network          |
| <b>Class I – Diagnostic/Preventive Services*</b>                            |   |                      |
| Routine Preventive Exams & Cleanings  | 100% <sup>2</sup>   | 100% <sup>2</sup>    |
| Bitewing X-rays   |   |                      |
| Sealants & Fluoride Treatments  |   |                      |
| <b>Class II – Basic Services</b>  |   |                      |
| Periodontal Maintenance Cleanings <b>New Jan 1, 2021</b>                    | 70% <sup>2</sup>  | 70% <sup>2</sup>     |
| All Other X-rays  |   |                      |
| Basic Restorative (Fillings)  |   |                      |
| Simple Extractions  |   |                      |
| Space Maintainers   |   |                      |
| Repairs of Crowns, Inlays, Onlays, Bridges, and Dentures                    |   |                      |
| Palliative (Emergency) Treatment  |   |                      |
| <b>Class III – Major Services</b>   |   |                      |
| Non-surgical Periodontics <b>NEW Jan 1, 2022</b>                            | 40% <sup>2</sup>  | 40% <sup>2</sup>     |
| Endodontics   | Member pays reduced discounted fee <sup>3</sup>   | Not Covered          |
| Surgical Periodontics   |   |                      |
| Complex Oral Surgery  |   |                      |
| General Anesthesia  |   |                      |
| Inlays, Onlays, Crowns  |   |                      |
| Prosthetics (Bridges, Dentures)   |   |                      |
| <b>Orthodontics (Adults and Dependents)</b>                                 |   |                      |
| Diagnostic, Active, Retention Treatment                                     | Member pays reduced discounted fee <sup>3</sup>   | Not Covered          |
| <b>Included Plan Features</b>   |   |                      |
| 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> |                      |
| <b>Maximums &amp; Deductibles (cumulative of network and non-network)</b>   |   |                      |
| Annual Program Deductible<br>(per person/per family and January - December) | \$25/\$75<br>Applies to Class I & Class II Services   |                      |
| Annual Program Maximum<br>(per person and January-December)                 | \$750<br>*Class I Services <b>DO NOT</b> Apply – <b>New Jan 1, 2022</b><br>Applies to Class I & Class II Services   |                      |
| <b>Reimbursement</b>  | <b>AdvantagePlus MAC</b>  | <b>Advantage MAC</b> |

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](http://www.UnitedConcordia.com). Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-800-332-0366).

This policy has exclusions and limitations which may affect any benefits payable. See the certificate of coverage or contact Member Services for specific provisions and details of availability.

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).
3. Receive non-covered services at a discount when visiting an Advantage Plus network dentist. To search for a dentist use the Find a Dentist tool on [UnitedConcordia.com](http://UnitedConcordia.com) and select the Advantage Plus network to look for dentists who have a 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
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)。  |