

Dental Plans and Monthly Premiums

www.hr.pitt.edu/dental

Summary of Key Provisions

How the Plan Works
Network Name
Annual Deductible
Exam/Cleaning Frequency
Preventive Services (e.g., x-rays)
Basic Services (e.g., cavity fillings)
Major Services (e.g., crowns)
Orthodontics (eligible dependents to age 19)
Annual Plan Year Maximum <i>Note: Orthodontics maximum is separate</i>

MANAGED CARE

Concordia Plus Managed Care (PA only) DHMO

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.*

DHMO Concordia Plus General Dentists
None
One in any consecutive six months**
Insurance pays 100%**
Insurance pays 100%
Covered based on specific member copayment schedule amounts ¹
Covered based on specific member copayment schedule amounts ¹
None

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

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.

* 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."

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

STANDARD CARE PLANS

Concordia Flex I

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.

Advantage Plus

\$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.

One in any consecutive six months

Insurance pays 100% of Maximum Allowable Charge[^]

Insurance pays 50% of Maximum Allowable Charge[^]

Insurance pays 50% of Maximum Allowable Charge[^]

Not covered

\$500/covered person

Concordia Flex II

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.

Advantage Plus

\$50 individual; \$150/family maximum deductible to be applied and paid one time per plan year and waived for preventive, diagnostic, and orthodontics.

One in any consecutive six months**

Insurance pays 100% of Maximum Allowable Charge[^]

Insurance pays 80% of Maximum Allowable Charge[^]

Insurance pays 50% of Maximum Allowable Charge[^]

Insurance pays approximately 50% up to scheduled allowance; \$1,500 lifetime maximum

\$1,000/covered person



*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