

Dental Benefits Summary for University of Pittsburgh Retirees

Effective Date: January 1, 2025 – December 31, 2025





Network: **Elite Prime** ← New 1-1-2025

Benefit Category ¹		
	In-Network	Non-Network
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	70% ²	70% ²
All Other X-rays		
Basic Restorative (Fillings)		
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges, and Dentures		
Palliative (Emergency) Treatment		
Class III – Major Services		
Non-surgical Periodontics	40% ²	40% ²
Endodontics	Member pays reduced discounted fee ³	Not Covered
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics (Adults and Dependents)		
Diagnostic, Active, Retention Treatment	Member pays reduced discounted fee ³	Not Covered
Included Plan Features		
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)		
Annual Program Deductible (per person/per family and January - December)	\$25/\$75 Applies to Class I & Class II Services	
Annual Program Maximum (per person and January-December)	\$750 *Class I Services DO NOT Apply Applies to Class I & Class II Services	
Reimbursement	Maximum Allowable Charge	Maximum Allowable Charge

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 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 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 a this box ( Save! ) 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 ( Save! ) 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)。