



Dental Benefits Summary for Carnegie Mellon University

Benefit Category ¹	DENTAL PROGRAM OPTIONS COMPARISON		
	Concordia Plus	Concordia Advantage Plus	
	DHMO Option PA 1160	PPO Low	PPO High
Class I – Diagnostic/Preventive Services (Excluded from Annual Program Maximum)			
Exams	100% Based On Co-payment Schedule	100%	100%
All X-rays			
Cleanings & Fluoride Treatments			
Sealants			
Nonsurgical Periodontics			
Palliative Treatment			
Class II – Basic Services			
Basic Restorative (Includes Posterior Composites)	90% Based On Co-payment Schedule	50%	80%
Simple Extractions			
Space Maintainers			
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures			
Endodontics			
Surgical Periodontics			
Complex Oral Surgery			
General Anesthesia			
Class III – Major Services			
Inlays, Onlays, Crowns	58% Based On Co-payment Schedule	25%	50% Includes Implants
Prosthetics (Bridges, Dentures)			
Orthodontics for dependent children to age 19			
Diagnostic, Active, Retention Treatment	40% Based On Co-payment Schedule	Not Covered	50% Includes Adult Orthodontics
Maximums & Deductibles (cumulative of network and non-network)			
Annual Program Deductible (per person/per family)	None	\$50/150 Exclude Class 1	\$25/75 Exclude Class 1
Annual Program Maximum (per person)	None	\$1,000 Exclude Class 1	\$1,500 Exclude Class 1
Lifetime Implant Maximum (per person)	NA	NA	\$3,000
Lifetime Orthodontic Maximum (per person)	None	NA	\$1,500

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Dependent children covered to age 26.

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. United Concordia Dental's standard exclusions and limitations apply.

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