

# UNITED CONCORDIA

America's Premier Dental Insurer

## Carnegie Mellon University

Faculty & Staff

### Dental Program Options Comparison

United Concordia participating providers agree to accept United Concordia's allowance as payment in full (less any coinsurance and deductible amounts). A non-participating provider can balance bill you the difference between United Concordia's allowance and the provider's actual fee.

<b>Effective January 1, 2008</b>	<b>DHMO Option PA 560<sup>1</sup></b>	<b>PPO Option 1</b>	<b>PPO Option 2</b>
<b>Class I Services</b> Cleanings (DHMO: once in any 6 consecutive months; PPO: 2 per calendar year) Exams (DHMO: once in any 6 consecutive months; PPO: 2 per calendar year) Bitewing X-rays (DHMO: once in any 6 consecutive months to age 14 and once in any 12 consecutive months age 14 and older; PPO: 2 per calendar year, any age) Full Mouth X-rays – (DHMO and PPO: once per 3 year period) Fluoride Treatment – to age 19 (DHMO: once every 6 consecutive months; PPO: 2 per calendar year)	100%	100%	100%
<b>Class II Services</b> Fillings (Amalgams and anterior composite resins) Root Canals Periodontics Oral Surgery	96%	50% Including posterior composite resins	80% Including posterior composite resins
<b>Class III Services</b> Prosthetics Crowns, Inlays & Onlays	54%	25%	50% Including Implants
<b>Class IV Services</b> Orthodontics - dependents to age 19	40%	Not Covered	50% Including Adult Orthodontics
<b>Deductible</b>	None	\$50/\$150	\$25/\$75
<b>Annual Program Maximum</b>	NONE	\$1,000	\$1,500
<b>Lifetime Orthodontic Maximum</b>	NONE	N/A	\$1,500
<b>Lifetime Implant Maximum</b>	N/A	N/A	\$3,000

<sup>1</sup>The percentages under the DHMO are approximations. Members will receive a member co-payment schedule which will detail the covered services under this plan and their respective co-payment.

<sup>2</sup>This is a representative listing of covered services under your PPO Dental Option. All standard United Concordia Companies, Inc. (UCCI) policies and procedures apply. All percentages are based on UCCI's Maximum Allowable Charge (MAC).

NOTE: To determine if your provider is a participating provider with United Concordia Companies, Inc., please call United Concordia's Dental Customer Service Department for Carnegie Mellon members at 1-800-423-7461.