

## Dental Benefits Summary for Allegheny College

**Effective Date: July 1, 2022**

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
Cleanings (Includes one additional routine cleaning during pregnancy)		
Fluoride Treatments		
Class II – Basic Services		
All Other X-rays	80%	80%
Sealants		
Basic Restorative (Fillings <sup>3</sup> )		
Palliative Treatment		
Space Maintainers		
Simple Extractions		
Nonsurgical Periodontics		
Class III – Major Services		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	50%	50%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Endodontics		
Surgical Periodontics		
General Anesthesia		
Complex Oral Surgery		
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered
Included Plan Features		
Preventive Incentive®	Class I services do not count toward your annual program maximum	
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>	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Calendar Year Program Deductible (per member/per family)	\$50/\$150 Excludes Class I	
Calendar Year Program Maximum (per member)	\$1,000 Excludes Class I	
Lifetime Orthodontic Maximum (per dependent)	Not Applicable	
Provider Network		
In Pennsylvania	Advantage Plus	
Outside of Pennsylvania	Alliance	

*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 (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply

3. Composite fillings are covered when performed on posterior teeth.

4. Tuition Rewards<sup>®</sup> 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)。