



## Dental Benefits Summary for Carnegie Mellon University Student Dental Plan

**Benefit Period: August 1, 2009 – July 31, 2010**

**Network: Concordia Advantage**

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

Benefit Category <sup>1</sup>	CONCORDIA PREFERRED <sup>®</sup>			
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>	Deductible	
			In-Network	Non-Network
<b>Class I – Diagnostic/Preventive Services</b>				
Exams	100%	80%	None	None
X-rays				
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)				
Sealants				
Space Maintainers				
Palliative Treatment				
<b>Class II – Basic Services</b>				
Basic Restorative (Fillings)	80%	70%	\$100/\$300	\$125/\$375
Simple Extractions				
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures				
General Anesthesia and/or IV Sedation				
<b>Class III – Major Services</b>				
Endodontics	50%	40%	\$100/\$300	\$125/\$375
Nonsurgical Periodontics				
Surgical Periodontics				
Complex Oral Surgery				
Inlays, Onlays, Crowns				
Prosthetics (Bridges, Dentures)				
<b>Orthodontics</b>				
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered	Not Applicable	
<b>Maximums &amp; Deductibles (cumulative of network and non-network)</b>			<b>Rates</b>	
Annual Program Maximum (per person)	\$1,000	\$1,000	<b>Individual</b>	<b>\$234</b>
Annual Program Deductible (per person/per family)	\$100/\$300 Excludes Class I	\$125/\$375 Excludes Class I	<b>Family</b> (2 or more enrollees)	<b>\$602</b>
<b>Reimbursement</b>	<b>Advantage</b>	<b>Advantage</b>		

1. Unmarried dependent children covered to age 20. Unmarried dependent students 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.

### Questions?

Visit [www.ucci.com/CMUStudentDental](http://www.ucci.com/CMUStudentDental) to register for My Dental Benefits, find a network dentist, review your benefits summary, access important dental health information, and more, 24/7. Or, call United Concordia Dental Customer Service at 1-800-332-0366 from 8 a.m.– 8 p.m. ET.