

## Dental Benefits Summary for City of Philadelphia

Effective Date: 01/01/2025

Network: Elite Prime

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
	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.	
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
Sealants		
Space Maintainers		
Palliative Treatment		
Class II – Basic Services		
Simple Extractions	100%	100%
Denture Repair		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Basic Restorative (Fillings) including posterior resins	80%	80%
Class III – Major Services		
Repairs of Crowns, Inlays, Onlays & Bridges	80%	80%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Implants		
Orthodontics for all members to any age		
Diagnostic, Active, Retention Treatment	80%	80%
Included Plan Features		
The College Tuition Benefit® – College Savings Program <sup>3</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)		
Annual Program Deductible (per person/per family)	\$25/\$75 Excludes Class I & Orthodontics	\$25/\$75 Excludes Class I & Orthodontics
Annual Program Maximum (per person)	\$2,500 Excludes Orthodontics	\$2,500 Excludes Orthodontics
Lifetime Orthodontic Maximum (per person)	\$2,000	\$2,000
Reimbursement	Elite Prime	Advantage

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](http://www.UnitedConcordia.com). Administrative and claims offices located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

These policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

1. Dependent Children covered to age 26 for all services excluding orthodontics. Under age 23 for orthodontic services.
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. 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)。