

## Dental Benefits Summary for University of Scranton

Network: Advantage

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I Diagnostic/Preventive Services</b>		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Palliative Treatment		
<b>Class II Basic Services</b>		
Basic Restorative (Fillings) <sup>3</sup>	100%	100%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays		
Endodontics		
Complex Oral Surgery		
General Anesthesia		
Inlays, Onlays, Crowns	80%	80%
Nonsurgical Periodontics		
Surgical Periodontics		
<b>Class III Major Services</b>		
Prosthetics (Bridges, Dentures)	50%	50%
Implanted Related Crowns		
Repairs to Bridges & Dentures		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person/per family)	\$0	
Annual Program Maximum (per person)	\$2,000 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$1,200	
Reimbursement <sup>4</sup>	Advantage	Advantage PA/90 Percentile outside of PA

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 allowance