

Dental Benefits Summary for Pennsylvania Faculty Health and Welfare Fund

Effective Date: February 1, 2019

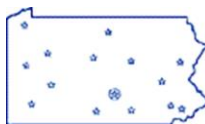
Network: Advantage *Plus*

Benefit Category ¹ Certain services are subject to frequencies and limitations	Network: Advantage <i>Plus</i>	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Exams	100%	Fee schedule
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Class II – Basic Services		
General Anesthesia	80%	Fee schedule
Basic Restorative (Fillings)		
Restorations (Inlays & Onlays)		
Restorations (Crowns)		
Endodontics		
Palliative Treatment		
Class III – Major Services		
Surgical Periodontics	60%	Fee schedule
Nonsurgical Periodontics		
Prosthetics (Bridges, Dentures)		
Denture Adjustments, Repairs & Relines		
Oral Surgery (Extractions)		
Complex Oral Surgery		
Implants		
Orthodontics for all ages³		
Diagnostic, Active, Retention Treatment	100%	100% of billed charges
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	No Deductible	
Annual Program Maximum (per person)	Unlimited	
Lifetime Orthodontic Maximum (per person)	\$3,100	
Reimbursement	Advantage <i>Plus</i>	Fee Schedule

Eligible dependent children covered to age 26. For more details concerning eligibility, contact the Fund administrator, CDS, at (844) 865-1137.

1. Representative listing of covered services – certain services are subject to frequencies and limitations. The ASO Summary of Dental Coverage, posted on **Clients' Corner**, provides a detailed description of benefits.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs) for selected Non-Network fee schedule services. Network dentists agree to accept our allowances as payment in full for services. Non-network dentists may bill the member for any difference between the Non-network fee schedule and their fee (also known as balance billing).
3. Orthodontia services are subject to a payment schedule. The initial payment will be the equivalent of 25% of the plan limit. The remaining balance will be paid in monthly increments, throughout the course of active orthodontic treatment.

Clients' Corner



PENNSYLVANIA FACULTY
HEALTH AND WELFARE FUND

For Plan specific information, including frequencies, limitations, and exclusions, please visit:

<https://www.unitedconcordia.com/pa-faculty>