Understanding out-of-network benefits and costs

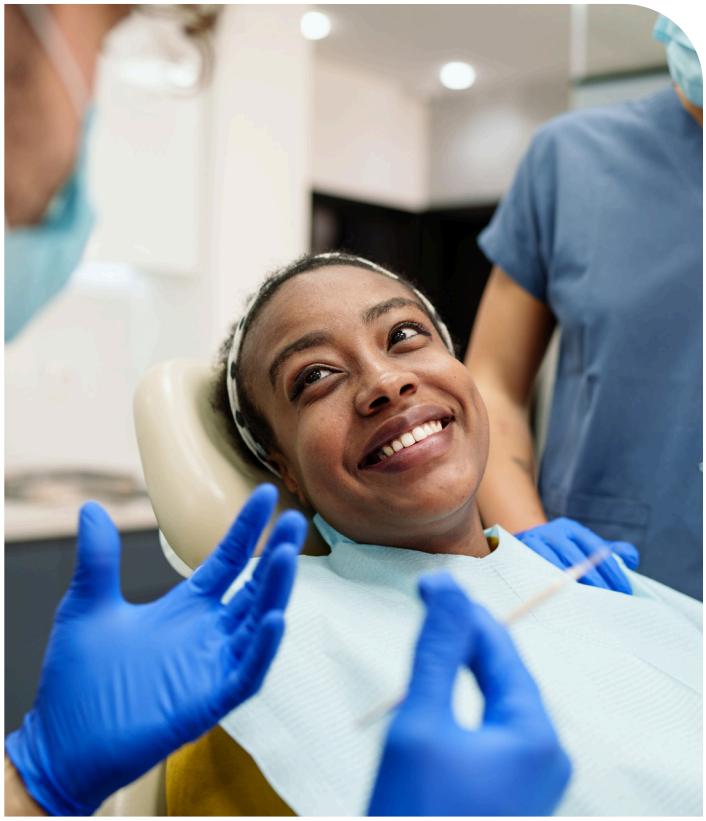
The dentist you choose can impact your costs. Knowing how your plan pays for in- and out-of-network care can help you avoid surprises and make confident choices about your dental care.

Basic Plan – Maximum Reimbursable Charge (MRC)

The plan calculates the non-network payment based on the coinsurance coverage and the average allowable charges in your area. **Balance billing will apply**.

Enhanced Plan – Maximum Allowable Charge (MAC)

The plan calculates the non-network payment based on the coinsurance coverage and the contracted fees paid to a network dentist in that same area. **Balance billing will apply**.



When you see an out-of-network dentist, you may be responsible for the difference between what the dentist charges and what your plan pays. This is called **balance billing**. To help lower your costs, it's important to stay in-network.

Basic Plan Maximum Reimbursable Charge (MRC):

Routine cleaning with an in-network dentist who offers a discounted rate		Routine cleaning with an out-of-network dentist without a discounted rate	
Fee for routine cleaning	$80	Fee for routine cleaning	$130
100% plan benefit	-$80	100% plan benefit up to a Maximum Reimbursable Charge of $96*	-$96
You pay	$0	You pay	$34

By choosing an in-network dentist, you would save $34.

Enhanced Plan Maximum Allowable Charge (MAC):

Routine cleaning with an in-network dentist who offers a discounted rate		Routine cleaning with an out-of-network dentist without a discounted rate	
Fee for routine cleaning	$72	Fee for routine cleaning	$130
100% plan benefit	-$72	100% plan benefit up to a Maximum Reimbursable Charge of $48*	-$48
You pay	$0	You pay	$82

By choosing an in-network dentist, you would save $82.
Simply put: staying in-network helps you save and avoid surprise bills.

To find an in-network dentist:

Visit **myCigna.com** or use the myCigna® App to search for in-network providers, read verified patient reviews, and estimate costs specific to your plan.

Or call 800.Cigna24 (800-244-6224) for personal help finding a provider.

These are examples for illustrative purposes only. Actual costs may be different. Please check your plan documents for details.