

Understanding out-of-network benefits and costs



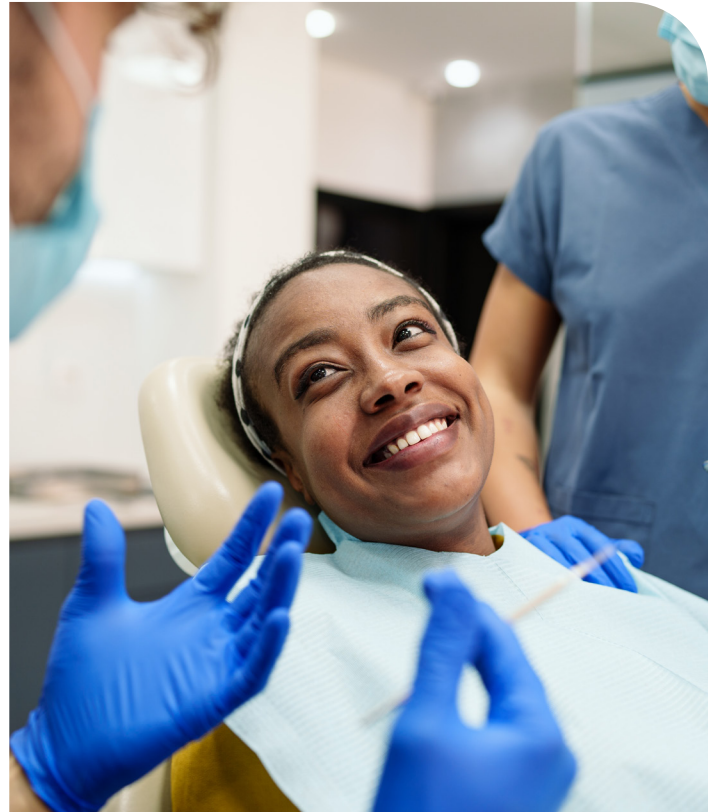
The dentist you choose can impact your costs. Knowing how your plan pays for in- and out-of-network care can help you avoid surprises and make confident choices about your dental care.

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.

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