



Below are examples of the MAC allowances based on Management Core and Management Buy-Up plan designs if services are received from an out-of-network provider:

**Adult Teeth Cleaning:**

- Average billed amount for in-network and out-of-network dentists:  
- \$136.00
- Average contracted fee for *in-network* dentists: \$72.00
  - Dentist writes off \$64.00 as discount
  - Plan pays \$72.00
  - You pay \$0.00
- Average maximum allowable charge for *out-of-network* dentists - \$59.00
  - Plan pays \$59.00
  - You pay \$77.00

**Crowns:**

- Average billed amount for in-network and out-of-network dentist: \$1,460.00
- Average contracted fee for *in-network* dentists: \$878.00
  - Dentist writes off \$582.00 as discount
  - Plan pays \$878.00
  - You pay \$0.00
- Average maximum allowable charge for *out-of-network* dentists: \$590.00
  - Plan pays \$590.00
  - You pay \$870.00

**The above examples are based on averages. The actual contracted fee for *in-network* dentists will be based on that dentist's contract with Cigna and may vary from the above example. The actual maximum allowable charge for *out-of-network* dentists will be based on the dentist's zip code and may vary from the above example.**