



Below are examples of the MAC allowances based on the Yr 2 Represented plan designs (includes Core and all Buy up options) 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 \$61.20
 - You pay \$10.80
- Average maximum allowable charge for *out-of-network* dentists: \$59.00
 - Plan pays \$50.15
 - You pay \$85.85

Crowns:

- Average billed amount for in-network and out-of-network dentists: \$1,460.00
- Average contracted fee for *in-network* dentists: \$878.00
 - Dentist writes off \$582.00 as discount
 - Plan pays \$746.30
 - You pay \$131.70
- Average maximum allowable charge for *out-of-network* dentists: \$590
 - Plan pays \$501.50
 - You pay \$958.80

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.