



Get the most out of your dental benefits!

Know the difference between a Usual, Customary, and Reasonable (UCR) and Maximum Allowable Charge (MAC) dental PPO (DPPO) plan when you go out-of-network

As a valued employee of the Maricopa County Community College District (MCCCD), Solstice understands how important it is for you to have all the information you need to make informed decisions about your dental care. Let's dive into a few examples that show how your two DPPO plan options will work if you go out-of-network with some common dental procedures.



UCR Plan | High DPPO

A Usual, Customary, and Reasonable Plan (UCR) is based off the percentile in your area. In the case of MCCCD, your plan is based off of 90th percentile UCR. In other words what 9 out of 10 providers in your area charge for any given service.



MAC Plan | Low DPPO

The out-of-network benefits are based on the fees for dental procedures negotiated between the insurer's in-network providers and the insurance company.

Please note that these are examples and estimations. Please review your plan benefits and consult with your dentist prior to treatment. All examples assume the annual out-of-network deductible has been met.

We always encourage our members to prioritize visiting in-network providers whenever possible to fully maximize their benefits.

FILLINGS

Fillings are covered at 40% on the MAC plan and 75% on the UCR plan. This is the amount that your dental plan will pay prior to your portion of the charges – and outside of your plan out-of-network deductible. This is how your plan will calculate:

UCR Plan | High DPPO



The dental plan pays 75% of the filling at an out-of-network dentist. 9 out of 10 dentists in your area charge \$195 for a filling. The plan pays 75% of \$195, or \$146.25. **The patient owes the remaining balance of \$53.75 (\$200 - \$146.25).**

MAC Plan | Low DPPO



The dental plan pays 40% of the contracted fees with an in-network provider for out-of-network services. However, the in-network negotiated fee for the filling is \$96. Therefore, the plan will pay 40% of \$96, which is \$38.40. **The patient owes the remaining balance of \$161.60 (\$200 - \$38.40).**

The member with the Solstice UCR High DPPO plan saved \$107.85.

CROWNS

Crowns are covered at 25% on the MAC plan and 45% on the UCR plan. This is the amount that your dental plan will pay prior to your portion of the charges – and outside of your plan out-of-network deductible. This is how your plan will calculate:

UCR Plan | High DPPO



The dental plan pays 45% of the crown at an out-of-network dentist. 9 out of 10 dentists in your area charge \$900 for a crown. The plan pays 45% of \$900, or \$405. **The patient owes the remaining balance of \$695 (\$1,100 - \$405).**

MAC Plan | Low DPPO



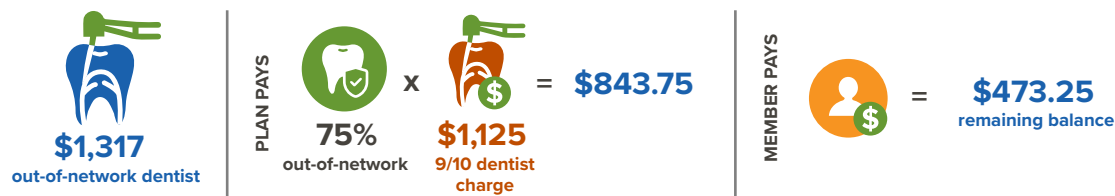
The dental plan pays 25% of the contracted fees with an in-network provider for out-of-network services. However, the in-network negotiated fee for the crown is \$650. Therefore, the plan will pay 25% of \$650, which is \$162.50. **The patient owes the remaining balance of \$937.50 (\$1,100 - \$162.50).**

The member with the Solstice UCR High DPPO plan saved \$242.50.

ROOT CANALS

Root canals are covered at 25% on the MAC plan and 75% on the UCR plan. This is the amount that your dental plan will pay prior to your portion of the charges – and outside of your plan out-of-network deductible. This is how your plan will calculate:

UCR Plan | High DPPO



The dental plan pays 75% of the root canal at an out-of-network dentist. 9 out of 10 dentists in your area charge \$1,125 for a root canal. The plan pays 75% of \$1,125, or \$843.75. **The patient owes the remaining balance of \$473.25 (\$1,317 - \$843.75).**

MAC Plan | Low DPPO



The dental plan pays 25% of the contracted fee with an in-network provider for out-of-network services. However, the in-network negotiated fee for the root canal is \$667. Therefore, the plan will pay 25% of \$667, which is \$166.75. **The patient owes the remaining balance of \$1,150.25 (\$1,317 - \$166.75).**

The member with the Solstice UCR High DPPO plan saved \$677.