

## Difference in Dental Plans



The base plan has MAC (Maximum allowable Charge) reimbursement to providers not in the network. This means the insurance company is not going to pay any more than what they pay to in-network providers – this can leave the member with more costs than they may expect if they use a provider out of the network.

The higher plan has UCR (Usual Customary & Reasonable) reimbursement to providers out of the network. This means that the insurance company will pay the applicable percentage for the service based on the usual cost for that service in that zip code from an unbiased fee schedule.

They are both PPO dental plans. We usually advise employees who know they are going to stay in-network to go with the MAC plan and employees who use the dental plan more or, definitely if they have an out of network providers, to go with the higher plan.

For more information contact us at [HR@right-resources.com](mailto:HR@right-resources.com)