

Frequently Asked Questions About Maximum Allowable Charge (MAC) Plans

❑ What is a Dental MAC Plan?

Dental MAC plans are Dental PPO (Preferred Provider Organization) plans that set both the in-network and out-of-network allowances at the negotiated network fee. This is known as the Maximum Allowable Charge, or MAC. If a dental insured chooses a non-participating provider, the insured will be responsible for the difference between the covered allowance (MAC) and the nonparticipating provider's charge. This is known as "balance billing." If the dental insured chooses a participating provider, there is no "balance billing" and the insured is responsible only for the applicable coinsurance and deductible.

❑ How are Dental MAC plan benefits different from Companion Life's standard Dental plans?

Companion Life's Dental MAC plan benefits are the same as our standard dental plans, with the exception that the MAC plan allowances are always the negotiated network fee. For example, the Voluntary Dental Premier plan (standard) and the Voluntary Dental Premier plan (MAC) both have a \$100 lifetime deductible, with coinsurance of 100% for Preventive, 80% for Basic, and 50% for Major Services, and include a \$1,000 contract year maximum per person. Allowable charges under the standard plan are based on U&C. Allowable charges under the MAC plan are the negotiated network fee for both in- and out-of-network.

❑ What is the advantage of a MAC plan?

Companion Life's Dental MAC plans are cost saving alternatives to traditional indemnity dental plans. Companion Life passes on significant cost savings, in the form of lower monthly premiums, to our dental insureds when all our allowances are based on lower, negotiated network fees. Our dental insureds also stretch their contract year maximums with lower allowances.

❑ Are Companion Life's Dental MAC plans for everyone?

Dental MAC plans may not be for everyone. MAC plans may not be appropriate for groups with employees who choose to visit only non-participating providers. Non-participating providers' fees will be reimbursed at the same allowance for a participating provider, so balance billing is likely with non-participating providers. In addition, Dental MAC plans certainly aren't for employer groups located where there are few participating providers or employers with a large number of employees living or working in areas where there are few participating providers. That's why Companion Life offers Dental MAC plans only in areas where networks of participating providers are strong.

❑ Where will Dental MAC plans be offered?

Companion Life will offer Dental MAC plans only to employer groups in zip codes where we believe the concentration of participating providers is high enough to well serve our dental insureds.

❑ How will I know if my group is eligible for a MAC plan?

When you request a Dental by Design or Voluntary Dental proposal from Companion Life, you will also receive a Dental by Design MAC plan or Voluntary Dental MAC plan proposal if your group's zip code matches zip codes in which we believe there is a significant concentration of participating providers to serve your group. The employer may then select our standard indemnity dental plan or the MAC plan alternative. A list of states and zip codes where MAC plans are available is attached.

❑ What's the MAC network like?

The MAC plan network is provided by DenteMax, a national dental PPO (Preferred Provider Organization) with nearly 70,000 dentists nationwide.

- DenteMax saves money because DenteMax dentists have agreed to accept as payment in full a discounted fixed fee schedule for the services they perform.
- DenteMax network dentists will never collect more than the DenteMax fee for the procedure performed – this means no balance billing.
- The fees charged by DenteMax participating dentists are lower, so employees out-of-pocket expenses are reduced and dental benefits stretch farther.
- DenteMax dentists also offer their network discounts for services which exceed policy maximums or any benefit limitations.

□ How do I find a DenteMax dentist?

You may locate a DenteMax network provider by calling Customer Service at 1-800-752-1547 or by visiting www.dentemax.com. DenteMax dentists may be located by: specialty, city, county or zip code. DenteMax provides Spanish-speaking representatives for our dental insureds who speak Spanish.

Companion Life

Dental PPO – Maximum Allowable Charge (MAC) Plan

To keep Dental premiums affordable for our customers in areas with high concentrations of network dentists, Companion Life offers the Dental PPO – Maximum Allowable Charge (MAC) Plan. Similar to Companion Life’s standard Dental products, Dental PPO – (MAC) uses DenteMax contracted providers in your area as our Preferred Provider network. The MAC plan’s maximum allowable charge (MAC) is paid to both in- and out-of-network providers. There is no balance billing if a patient sees an in-network DenteMax dentist and is responsible only for the applicable coinsurance and deductible. If a patient sees a non-DenteMax dentist, Companion Life will reimburse only on the DenteMax/MAC fee and the dentist can charge the patient the difference between his/her own fee and the DenteMax/MAC fee.

Dental PPO – (MAC) Plan Areas by first 3 digits of Zip Code

District of Columbia	Maryland 207, 208, 209, 210, 211, 212, 214, 217	Oregon 971, 972
Florida 322, 327, 328, 331, 333, 334, 335, 336, 337, 342, 346, 347	Michigan 480, 481, 482, 483, 484, 485	Pennsylvania 150, 151, 152, 156, 159, 181, 185, 187, 188, 189, 190, 191, 193, 194, 195, 196
Georgia 300, 301, 302, 303	Minnesota 551, 553, 554	Texas 750, 7551, 752, 753, 760, 761, 770, 772, 773, 774, 775, 780, 782
Illinois 600, 601, 602, 603, 604, 605, 606, 607	Missouri 640, 641	Virginia 201, 220, 221, 222, 223, 232, 233, 234, 235
Indiana 460, 461, 462	Nebraska 681	Wisconsin 530, 531, 532, 534, 535, 537, 543, 544, 549
Kansas 661, 662	Ohio 430, 431, 432, 436, 440, 441, 442, 443, 450, 451, 452, 453, 454, 455	
Kentucky 402, 405, 410	Oklahoma 731	

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If state and zip code do not appear in the area factors, then Dental PPO – (MAC) Plan is not available.

