

4 reasons to use the Paramount Dental Network



1. Choosing a provider in the Paramount Dental Network helps members save on out-of-pocket costs.

The dentists in the Paramount Dental Network have all agreed to accept a contracted fee schedule for specific services, called the maximum allowable charge (MAC). Members will never be billed more than the contracted rate. This means: When a member chooses an in-network provider, the member is ensured the lowest out-of-pocket costs for covered services.

2. Choosing a provider in the Paramount Dental Network makes a member's annual maximum benefit go further.

When a member leverages the contracted rates of our in-network providers, the member's annual maximum benefit will go farther. Only the MAC amounts (only the portion paid by Paramount Dental) count toward the annual maximum.

3. Choosing a provider in the Paramount Dental Network means no balance billing.

Balance billing happens when a provider bills the patient the difference between the amount the provider charges and the amount the patient's insurance allows. The providers in the Paramount Dental Network have all agreed to accept our fee schedule and won't balance bill the member. Some services have a coinsurance where a member will pay their portion.

4. Choosing a provider in the Paramount Dental Network provides access to great dental care.

With more than 380,000 practice locations nationwide, our vast network of providers means that members have access to the quality care they need when they need it. They can count on receiving quality care that is both convenient and affordable.

Let's take a look at the costs of a common dental appointment – an oral exam and cleaning – to compare the difference between using an in-network provider and an out-of-network provider.

NETWORK COMPARISON EXAMPLE	PARAMOUNT DENTAL PLAN	
	In-Network	Out-of-Network
Claim for an oral exam and adult cleaning		
Dentist billed charge	\$127	\$127
Maximum allowable	Paid 100%	\$64
Plan coinsurance		100%
Insurance pays		\$64
Member pays	\$0	\$63

Potential savings are based on average charges within a certain geographical region and may vary based on actual charges.

Questions  **Contact your Paramount Dental sales team for more information.**

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