

# CYPRESS PROVIDER NETWORK Savings That Make You Smile!

Through our Cypress Exclusive Network (CEN) and PPO network you have access to significant savings on your dental care needs!

## BENEFITS JUST FOR YOU

- Average savings of 15%-30% off retail fees when visiting a PPO dentist
- Up to 65% off retail fees when visiting a CEN dentist
- Over 40,000 PPO access points to choose from within CA
- Over 12,000 CEN access points to choose from within CA

## HOW USING A NETWORK DENTIST SAVES YOU MONEY

Using an in-network dentist will minimize your out-of-pocket expenses. With our extensive dental network, it's easy to find a network dentist near your home or work.

Of course, the Cypress Dental Plan allows you to use any dentist you prefer. However, you should expect to experience higher out-of-pocket expenses when using an out-of-network dentist.

The following example is for illustrative purposes only. Fees may vary by location. Example assumes deductibles have already been met, the dental plan has 100/90/60 CEN, 100/80/50 In & Out of Network, and that there is \$1,500 Calendar Year Maximum (CYM) remaining.

**Your dentist says you need a root canal, D3330, and a crown, D2750. Let's see your costs in vs out of network with a UCR plan.**

| COSTS USING A CYPRESS EXCLUSIVE NETWORK (CEN) DENTIST <sup>1</sup> |              | COSTS USING A PREFERRED PROVIDER ORGANIZATION (PPO) DENTIST |              | COSTS USING AN OUT-OF-NETWORK (OON) DENTIST                       |              |
|--|--------------|---|--------------|---|--------------|
| <b>Root Canal - D3330</b>  |              |   |              |   |              |
| In-network dentist   | \$663        | In-network dentist  | \$1031       | Non-network dentist   | \$1362       |
| Your plan pays 90% x \$663   | -\$597       | Your plan pays 80% x \$1031                                 | -\$825       | Your plan pays 80% x \$1362                                       | -\$1090      |
| <b>Your out-of-pocket cost</b>                                     | <b>\$66</b>  | <b>Your out-of-pocket cost</b>                              | <b>\$206</b> | <b>Your out-of-pocket cost</b>                                    | <b>\$272</b> |
| <b>Crown - D2750</b>   |              |   |              |   |              |
| In-network dentist   | \$688        | In-network dentist  | \$908        | Non-network dentist   | \$1296       |
| Your plan pays 60% x \$688   | -\$413       | Your plan pays 50% x \$908                                  | -\$454       | Your plan pays 50% x \$1,296                                      | -\$648       |
| <b>Your out-of-pocket cost</b>                                     | <b>\$275</b> | <b>Your out-of-pocket cost</b>                              | <b>\$454</b> | <b>Your out-of-pocket cost</b>                                    | <b>\$648</b> |
| <b>Results</b>   |              |   |              |   |              |
| Beginning CYM  | \$1500       | Beginning CYM   | \$1500       | Beginning CYM   | \$1500       |
| Insurance payment for Root Canal and Crown                         | \$1010       | Insurance payment for Root Canal and Crown                  | \$1279       | Insurance payment for Root Canal and Crown                        | \$1500       |
| <b>Your total out-of-pocket cost</b>                               | <b>\$342</b> | <b>Your total out-of-pocket cost</b>                        | <b>\$660</b> | <b>Your total out-of-pocket cost</b>                              | <b>\$920</b> |
| Remaining CYM  | \$491        | Remaining CYM   | \$221        | Remaining CYM   | \$0          |
| <b>Out-of-pocket savings off of non-network</b>                    | <b>\$579</b> | <b>Out-of-pocket savings off of non-network</b>             | <b>\$260</b> | <b>Out-of-network your CYM was exhausted and you pay the most</b> |              |

\*The above example is not a guarantee of coverage. Please review your Plan Summary for details on how annual deductibles and maximums apply to your benefits.  
1 CEN not available in all areas.