



MAC Plan Acknowledgment

Please note that the Dental PPO Plan that is being implemented for your company is based on fee schedules, Maximum Allowable Charge (MAC), for non-network services. Members have the flexibility to go to any dentist but may experience higher out-of-pocket expenses when using a non-network dentist. Cypress will allow up to the Maximum Allowable Charge according to the fee schedule for non-network dentists. Charges in excess of the fee schedule will be the member's responsibility. For example, if a non-network dentist charges \$100 for a cleaning and the allowance on the fee schedule is \$50, Cypress will pay the applicable percentage of \$50. The remaining balance will be the member's responsibility.

Members also have access to EPO and PPO networks. These dentists offer dental care at a discounted rate (contracted rates for EPO and PPO dentists are up to 50% below usual charges). Additionally, EPO and PPO dentists cannot "balance bill" our members for amounts greater than their contracted rate.

Cypress strongly encourages our members to use EPO and PPO dentists to maximize benefits and reduce out-of-pocket expenses.

Please return this signed form to Cypress Ancillary Benefits with the other enrollment materials.

Dated at _____ this _____ day of _____ 20____

Authorized Employer Signature: _____ Company Name: _____

Agent Signature: _____