

MAC vs UCR Dental: What's the difference?

Let's say you go to the dentist to get a filling. The dentist in this example charges \$200 for the filling.

MAC Plan (Maximum Allowable Charge) / BASE Plan

Guardian (your insurance carrier) has a network of dentists who agree to charge set lower prices. For this example filling, the insurance's **maximum allowable charge** is \$100.

- If you go to an **in-network dentist**:

Dentist agrees to the \$100 rate.
Insurance pays 100% of \$100 = \$100
You pay 0% of \$100 = **\$0**
Total you pay: **\$0**

- If you go to an **out-of-network dentist** (charges \$200):

Insurance still only pays 100% of **\$100** = \$100
You pay the rest: \$200 - \$100 = **\$100**
Total you pay: **\$100**

UCR Plan (Usual, Customary, and Reasonable) / BUY-UP Plan

Guardian (your insurance carrier) surveys average dental fees in your area. For a filling, they decide the **UCR fee** is \$150.

- If you go to an **in-network or out-of-network dentist** (who charges \$200):

Insurance pays 100% of \$150 = \$150
You pay the rest: \$200 - \$150 = **\$50**
Total you pay: **\$50**

Takeaway:

- **MAC plans** save you money **only if you stay in-network**.
- **UCR plans** give you more flexibility to see any dentist, but your costs might still be higher depending on their fees.

How to find out if your Dentist is in-network:

1. Call your Dentist and ask if they are **in-network** with Guardian (Note: It is important to ask if they are "in-network", not if they "accept" Guardian)
2. Go to Guardian Anytime and search for an in-network dentist in your area:

<https://www.guardiananytime.com/fpapp/search>