

A Closer Look at the Passive Network

SureBridge Prime DVH

Prime DVH utilizes a “Passive Network” ... what does that mean?

A “Passive Network” allows customers to see any provider they choose. In-network benefits are paid at the same coinsurance percentages as benefits for out-of-network care; however, Covered Expenses are based on Usual & Customary charges.

What does the “Usual & Customary” provision mean?

If a customer sees a provider outside of the plan’s passive network, the maximum Covered Expense for a given procedure may be capped at the 75th percentile of Usual & Customary charges as determined by FairHealth. The Usual & Customary charges for in-network providers are based on negotiated fees; however, if a non-network provider charges more than 75% of all other providers in their geographic region, the customer may be balance billed by the provider for the difference between Covered Expenses and the actual charges incurred.

What does that look like?

Examples below assume a Prime DVH customer has a major dental procedure¹ in their third policy year.

CHARGES & COVERED EXPENSES	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3
Service Provider	In-Network	Out-of-Network	Out-of-Network
Incurred Charge (<i>Dentist charges</i>)	\$792 (negotiated fee)	\$1,361	\$1,590
Usual & Customary (75 th percentile)	N/A	\$1,367	\$1,367
Covered Expenses (<i>Plan covers</i>)	\$792 (negotiated fee)	\$1,361	\$1,367
How the Plan Pays ²	Based on Incurred Charge for in-network providers	Based on Incurred Charge when <u>less than</u> Usual & Customary charge	When Incurred Charge <u>more than</u> Usual & Customary amount, Covered Expenses are capped at Usual & Customary amount. Customer may be billed the difference.
Prime DVH Pays (80% Covered Expenses) ³	\$633.60 (80% of \$792)	\$1,088.80 (80% of \$1,361)	\$1,093.60 (80% of \$1,367)
Customer Pays (20% Covered Expenses + any Excess)	\$158.40 No excess	\$272.20 No excess	\$273.40 (20% of \$1,367) + \$223.00 (\$1,590 - \$1,367) \$496.40

¹ DCPT Code D2644, Dental Onlays, 4 or More Surfaces | ² Assumes policy’s \$100 deductible has already been met. | ³ Prime DVH covers major dental procedures at 80% in the third policy year.

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