

<b>Accessing PPO Dental Care In-Network vs. Out-of-Network</b>	<b>Cost of Service (Crown)</b>	<b>Deductible</b>	<b>Usual Customary and Reasonable (UCR) Rate Within Area</b>	<b>Insurance Pays 50% of UCR Rate</b>	<b>Final Member Cost</b>
<b>In-Network</b>	\$800 (negotiated rate)	\$0	\$800	(\$400)	$\$800 - \$400 = \mathbf{\$400}$
<b>Out-of-Network</b>	\$1000 (rate not negotiated)	\$50	\$800	(\$400)	$\$1,000 - \$400 + \$50 = \mathbf{\$650}$