# Plan Allowance

Our plan allowance is the amount we use to determine our payment and your coinsurance for covered services. We determine our allowance as follows:

- For in-network dentists, based on our contracted dental rates. The member is not responsible for billed amounts that are more than the plan allowance.
- For out-of-network dentists, based on the out-of-network plan allowance. FAIR Health (a non-profit, non-insurance operation) data is utilized to determine the out-of-network plan allowance. The member is responsible for any amounts billed by out-of-network dentists that are above the plan allowance, plus their coinsurance amount.