



MGM Resorts Direct Care Health Plan and MGM Resorts Health Plan (PPO)

2021 Member Cost Comparison

(Out-of-pocket cost when using In-Network provider)

	MGM Resorts Direct Care Health Plan & MGM Resorts Health Plan (PPO) with Select Dental¹	MGM Resorts Direct Care Health Plan & MGM Resorts Health Plan (PPO) with Choice Dental²
Annual Deductible	\$0	\$50 per person \$150 per family (Waived for Preventive/Diagnostic)
Annual Benefit Maximum	No Annual Maximum	\$1,500 (Per Member)
Network of Providers	LIBERTY Dental	DentalGuard Preferred Select
General Dentists	Member chooses from Contracted Network	Open Access
Specialists	Referral made by LIBERTY	Open Access
Diagnostic Services Oral Evaluations (Exams) Radiographs (x-rays) Pulp Vitality Tests	You Pay* \$0	You Pay \$0
Preventive Services Prophylaxis (cleaning) Fluoride Space Maintainers		
Basic Services Filling (amalgam, 1 - 4 or more surfaces) Filling (resin-based composite, 1 - 4 or more surfaces, anterior) Removal (non-surgical) of erupted tooth or exposed root	You Pay* \$0 \$40 \$40 \$40	You Pay 20% (after deductible)
Surgical Extractions Removal of erupted or impacted tooth		
Endodontic Services Root Canals		
Periodontal Services Periodontal scaling & root planing		
Major Services Crowns Complete and Partial Dentures Pontic (fixed bridge)	You Pay* \$40	You Pay 50% (after deductible)
Orthodontic Services	You Pay \$1,200 (child & adult)	You Pay 50% of contracted rate \$1,000 lifetime max (Children under 19 only)

¹ This is only a summary of the Plan. Please consult the "MGM Resorts Direct Care Health Plan & MGM Resorts Health Plan (PPO) with Select Dental" Benefit Schedule for co-pay amounts for services not listed in this document, limitations and exclusions.

² This is only a summary of the Plan. Please consult the "MGM Resorts Direct Care Health Plan & MGM Resorts Health Plan (PPO) with Choice Dental" Benefit Schedule to determine coverage, limitations and exclusions.

*The "Select Dental" portion of the "MGM Resorts Health Plan (PPO)" is a non-PPO product. Any reference to "PPO" in the plan name or within this document does not apply to or describe the "Select Dental" portion of the benefit.

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