

Dental Benefits



Guardian Dental Plan

Benefits Reset on a Contract year February 1st - January 31st		
IN NETWORK	Guardian PPO	Guardian PPO Alternative
Deductible (Waived for preventive)	\$50	\$25
Preventive (Class I)	100%	100%
Basic (Class II)	80%	90%
Major (Class III)	50%	60%
Orthodontia (Class IV)	50%	50%
Maximum Benefit (per member)	\$1,500	\$2,500
Orthodontia Lifetime	\$1000 Child Only	\$2500 Child Only
Maximum Benefit (per member)		
Waiting Period for Major Services	none	none
OUT-OF-NETWORK	90th UCR	
Deductible	\$100	\$75
Preventive (Class I)	100%	100%
Basic (Class II)	50%	75%
Major (Class III)	25%	50%
Orthodontia (Class IV)	50%	50%
Deductible Waived for Preventive	No	No
Maximum Benefit (per member)	\$1,500	\$2,500
Orthodontia Lifetime	\$1000 Child Only	\$2500 Child Only
Maximum Benefit (per member)		
Waiting Period for Major Services	none	none
ADDITIONAL COVERAGE INFO		
Perio and Endo Services	Basic	Basic
Implants Covered	Yes	Yes
White Fillings Covered	Yes	Yes
Dependent Age/Student Age	26/26	26/26
Open Enrollment	Annual	Annual
Monthly Deductions		
Single	\$21.50	\$34.09
Employee + Spouse	\$42.80	\$67.85
Employee + Child(ren)	\$50.86	\$98.95
Family	\$72.16	\$135.37

What Does Dental Insurance Cover?

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost. Dental services are generally broken up into the following classes:

- *Class I* – diagnostic and preventive care (cleanings, exams, X-rays)
- *Class II* – basic care and procedures (fillings, root canals)
- *Class III* – major care and procedures (crowns, bridges, dentures)
- *Class IV* – orthodontia (braces)

Because dental coverage typically focuses on preventive care, Class I services are covered at the highest percentage. Class II services are then covered at a slightly lower percentage, followed by Class III services, which are covered at the lowest level. For example, if a plan follows a “100-80-50” structure, Class I services are covered at 100 percent, Class II at 80 percent and Class III at 50 percent.

Class IV services are frequently covered under a separate lifetime maximum (instead of the annual maximum) and often limit coverage to children under the age of 19.

To find a participating provider:

<https://www.guardiananytime.com/fpapp/FPWeb/dentalSearch.process>

- Guardian PPO, select plan: **PPO**
 - Dental Network, Select - **DentalGuard Preferred**

Please refer to your Summary Plan Description for rules and information on Dependent Age limits as it pertains to each plan offered. HealthCare Reform and many other variables may play a role in this area, so the dependent ages may vary from one plan to the next. This benefit summary is meant to be representative of your group benefits offered, but the Summary Plan Description from each plan is the ruling contract with the health carrier. Please refer to that for further clarification.