

The Guardian® Basics for Families and Individuals health insurance plan offers flexibility in choosing dental care providers, allowing members to see any dentist, with additional savings when using dentists within the Guardian DentalGuard Preferred network. Preventive services, including oral exams, cleanings, and x-rays, are covered at 100% after the annual deductible is met. For adults aged 19 and over, the individual deductible is \$50 in-network and \$75 out-of-network, with a family deductible of \$150 in-network and \$225 out-of-network. The annual maximum reimbursement for services is \$1,500 for both in-network and out-of-network care. Basic services, such as fillings and oral surgery, are covered at 60% after a six-month waiting period. For children under 19, the plan includes pediatric dental Essential Health Benefits as mandated by the Affordable Care Act, with a per-child deductible of \$50 in-network and \$75 out-of-network, and an out-of-pocket maximum of \$375 for one child or \$750 for a family. Preventive services for children are also covered at 100%, while major services are covered at 50%.

The policy outlines several limitations and exclusions, including coverage for treatments related to congenital conditions, experimental procedures, and services not meeting recognized dental standards. Specific exclusions include treatments provided without charge, those related to job-related injuries, cosmetic procedures unless specified, and services performed prior to the effective date of coverage. Additionally, the plan does not cover orthodontic treatment for members aged 19 and over, and various other specific dental services and treatments are excluded. The policy emphasizes that the plan documents are the final authority on coverage, and members are encouraged to verify availability in their area.