

The Guardian Dental Advantage Gold policy provides dental insurance with the flexibility to choose any dentist, offering negotiated rates that can save up to 35% at in-network providers. For out-of-network dentists, reimbursement is based on the lower of the dentist's fees or Guardian's negotiated fee schedule. The policy covers preventive services at 100% with no waiting period, while basic services are covered at 70% after a 6-month waiting period. Major services and implants are covered at 50%, both after a 12-month waiting period. Orthodontia coverage is also available at 50% for members under 19, subject to the same waiting period. The total benefit maximum for the first year is \$1,000, increasing to \$1,250 in the second year and \$1,500 from the third year onward, with a requirement for one preventive visit per member each year. The lifetime maximum for implants is \$1,000, and for orthodontia, it is \$500 per year, with a lifetime cap of \$1,000.

The policy outlines several limitations and exclusions, including non-coverage for cosmetic services unless specified, experimental treatments, services related to felony participation, care in government facilities, and medical services deemed not medically necessary. Additionally, it excludes services covered under Medicare or other governmental programs, military service-related conditions, and benefits recoverable under no-fault automobile insurance or workers' compensation. The policy is underwritten by The Guardian Life Insurance Company of America and is subject to state availability and specific policy limitations. For a complete list of limitations and exclusions, policyholders are advised to refer to their plan documents, which serve as the final authority on coverage.