

The Guardian Managed DentalGuard policy in New York provides dental insurance with a focus on preventive, basic, and major services, all requiring assignment to a Primary Care Dentist from the network. Preventive services, including routine exams and cleanings, are covered at 100% with no copay or waiting period. Basic services, such as fillings and simple extractions, are also covered at 100% minus a copay, with no waiting period. Major services, including crowns and oral surgery, follow the same coverage structure. Orthodontia is covered at 100% less copay, with specific copays for children under 19 capped at an out-of-pocket maximum of \$350 for one child and \$700 for multiple children. The policy includes a pediatric dental benefit as mandated by the Affordable Care Act. There are no maximum payout limits for most services, but implants are not covered.

The policy outlines several exclusions, including services related to aviation, custodial care, cosmetic procedures, care outside the U.S., experimental treatments, and services related to felony participation, among others. Additionally, it does not cover medical services or those deemed not medically necessary, nor does it cover services provided by family members or those billed separately by hospital employees. A 12-month pre-existing condition exclusion applies, although this does not affect pediatric dental essential health benefits. The policy is underwritten by The Guardian Life Insurance Company of America and is subject to specific limitations and exclusions detailed in the plan documents.