

Glen Cove CSD Dental Change FAQ

Guardian (Group #037710) Effective 9/1/2022

Q: Who is the new dental insurance carrier and when do they start?

A: Guardian will be the new insurance carrier replacing Delta Dental beginning September 1, 2022, the new policy number will be #037710

Q: How are my dental benefits changing?

A: All benefits have been matched exactly except for the co-insurance percentage for preventive services which will now be increased from 80% to 100%. With this benefit increase you will no longer have an out-of-pocket expense for preventive services such as cleanings and exams if you use an in-network provider.

Q: Are there any other changes with the new carrier?

A: Yes, in addition to the current PPO dental benefits being offered there will now be an additional dental insurance option being offered called a DHMO. This is a more cost-effective dental option designed to keep premiums and out of pocket costs to a minimum. Please see the separate DHMO FAQ for additional details.

Q: What do I need to do in order to be enrolled?

A: You do not need to do anything in order to remain in the PPO dental policy that you are currently enrolled in. You and any dependents currently enrolled under Delta Dental will automatically be enrolled with Guardian. You only need to complete an enrollment form if you want to enroll in the DHMO or vision.

Q: What if I have a dental appointment scheduled for after 9/1/2022?

A: You have full benefits and can be seen beginning 9/1/2022 under Guardian. Please inform your dentist office about the change of insurance so they can bill the correct carrier. You will receive an ID card directly from Guardian around 9/1/2022 you can use to verify coverage. *If you have a dental claim denied for a date of service after 9/1/2022 please verify that your dentist has your new insurance information. Delta Dental will correctly deny all claims with a date of service after 9/1/2022.*

Q: If I currently have work in progress, how will it be handled? (Ex. I have a temporary crown on my tooth right now and am scheduled to get a permanent crown after 9/1/2022)

A: As long as you were covered by the prior plan, work in progress will be covered under the new policy. If you had a mold taken prior to 8/31/22 it will be paid under Delta Dental even if additional work for the same procedure is done after 9/1/2022. If the mold will not be taken until after 9/1/2022 the remaining claims should be sent to Guardian.

Q: Will I get a new dental ID card?

A: Yes, an ID card will be delivered to your address sometime around the 9/1/2022 effective date.

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Q: How will my deductible and annual maximum be affected by this change?

A: Both your deductible and annual maximum will reset on 9/1/2022 and then reset again on 1/1/23. After 1/1/23 it will remain on a calendar year schedule.

Q: How do I know if my dentist is in the Guardian network?

A: You can check the participating provider list on Guardianlife.com

- On the top of the home screen, you can hover over “connect with us” and then click on the “find a provider” link that appears.
- The next page will automatically default to the PPO network. You can then enter a zip code in the location box and click on the green search button on the right.
- Once clicked, every provider that appears is in the Guardian PPO network.
- You can add a dentist or office name next to the zip code if you want to search for a specific provider.
- Once you click search you can then filter the providers by specialty on the left side of the screen.

Q: To what age is my dependent covered?

A: All dependents are covered up to age 26 regardless of student status.

Q: My child is in the middle of an orthodontic treatment, what happens if my dentist is now either in or out of network when they were not before?

A: Orthodontia Transition of Care is automatically included with the PPO. Guardian will work with the provider to determine how far into the treatment plan the member is, how much of the Ortho Lifetime max has already been paid out and pro-rate the remaining amount. Guardian will cover the pro-rated remaining amount based on the applicable coinsurance.

Q: Can I check my dental information online?

A: Yes, you can make an online account on Guardianlife.com and have access to all your dental information including EOB's, dental history and the ability to order a new ID card. Instructions to make an online account can be found on the back of your ID card. You will have to wait until the effective date before being able to make an online account.

Q: I am having problems getting answers to my personal dental questions.

A: If you are having any type of dental problem and do not know where to get an answer, please call Ryan Stewart at 516-357-9017. He will personally work with you and get an answer to any dental questions you may have.