

DENTAL INSURANCE



Healthy teeth and gums are important to your overall wellbeing and the dental plan from Guardian can help you maintain your dental health. The plan pays for most preventive and diagnostic care, as long as you stay in-network and helps cover the cost of basic and major restorative treatments.

The following chart lists the most utilized dental benefits, a full summary is available on request.

Guardian – Dental Benefits		
	<u>In-network</u>	<u>Out-of-network</u>
Annual Deductible		
-Individual	\$50	\$50
-Family	\$150	\$150
Preventative – deductible waived	100%	100%
Basic to include periodontics & endodontics	80%	80%
Major	50%	50%
Orthodontic Services	50%	
Annual Plan Maximum (+maximum rollover*)	\$2,000	\$2,000
Orthodontia Lifetime Maximum	\$1,500	\$1,500

How maximum rollover works*

Depending on a plan’s annual maximum, if claims made for a certain year don’t reach a specified threshold, then the set maximum rollover amount can be rolled over.

Plan annual maximum**	Threshold	Maximum rollover amount	In-network only rollover amount	Maximum rollover account limit
\$2,000 Maximum claims reimbursement	\$800 Claims amount that determines rollover eligibility	\$400 Additional dollars added to a plan’s annual maximum for future years	\$600 Additional dollars added if only in-network providers were used during the benefit year	\$1,500 The limit that cannot be exceeded within the maximum rollover account