



## Dental Plan Overview



**Lyon County School District** offers comprehensive dental insurance to employees and their eligible dependents. For the 2025 plan year, **dental coverage will be provided by Guardian.**

With this dental plan, you have the flexibility to visit any dentist. However, **you'll save money out-of-pocket by choosing a dentist within the Dental Guard Preferred.**

### Key Features of Your Dental Coverage:

- **Maximum Payment:** \$2,000 per person total per calendar year on all services, unless otherwise stated in the Summary of Benefits and Coverage.
- **Annual Deductible:** \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year. The deductible does not apply to preventive and diagnostic services.
- **In-Network Savings:** All dental benefits are based on negotiated rates when you use an in-network dentist, which helps reduce your out-of-pocket costs.

**Be sure to review the official plan documents for detailed information on coverage, exclusions, and limitations.**

Plan Features	Plan Pays	Find a provider by scanning the QR code below!
<u>Preventive &amp; Diagnostic</u> <b>Preventive &amp; Diagnostic Services:</b> exams, cleanings, fluoride and space maintainers <b>Emergency palliative Treatment:</b> temporarily relieve pain <b>Sealants:</b> to prevent decay or permanent teeth <b>Brush Biopsy:</b> to detect oral cancer <b>Radiographs:</b> X-rays	Dental Guard Preferred  100%	 
<u>Basic Services</u> <b>Minor Restorative Services:</b> fillings and crown repair <b>Endodontic Services:</b> root canals <b>Oral Surgery Services:</b> extractions and dental surgery <b>Other Basic Services:</b> misc. services <b>Relines and Repairs:</b> to bridges, implants and dentures	20% after deductible	
<u>Major Services</u> <b>Periodontic Services:</b> to treat gum disease <b>Major Restorative Services:</b> crowns <b>Prosthodontic Services:</b> bridges, implants and dentures	50% after deductible	
<u>Orthodontic Services</u> <b>Orthodontic Services:</b> braces <b>Orthodontic Age Limit:</b> to age 19 <b>Lifetime Max:</b> \$1,500	50%	