

Dental Benefit Summary

Group Number: 00415917

About Your Benefits:

A visit to your dentist can help you keep a great smile and prevent many health issues. But dental care can be costly and you can be faced with unforeseen expenses. Did you know, a crown can cost as much as \$1,400¹? Guardian dental insurance will help you pay for it. With access to one of the largest network of dental providers in the country, who agreed to charge negotiated fees for their services of up to 30% less than average charges in the same community, you will benefit from lower out-of-pocket costs, quality care from screened and reviewed dentist, no claim forms to file, and excellent customer service. Enroll today and smile next time you see your dentist!

¹<http://health.costhelper.com/dental-crown.html>.

Option 1: With your **Dental HMO** plan, you enjoy negotiated discounts from our network dentists. You pay a fixed copay for each covered service. Out-of-network visits are not covered.

Option 2: With your **Dental PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

Your Dental Plan	Option 1: Dental HMO	Option 2: Dental PPO	
Your Network is	First Commonwealth	DentalGuard Preferred	
Calendar year deductible	No deductible	<i>In-Network</i>	<i>Out-of-Network</i>
Individual		\$0	\$25
Family limit		3 per family	
Waived for		Not applicable	Preventive
Charges covered for you (co-insurance)	<i>Network only</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	You pay a copay for each	100%	100%
Basic Care	covered procedure. See	90%	80%
Major Care	"Plan Details", for	60%	50%
Orthodontia	more information.	50%	50%
Annual Maximum Benefit	Unlimited	\$1000	\$1000
Maximum Rollover	Maximum Rollover is not applicable for this plan type.	Yes	
Rollover Threshold		\$500	
Rollover Amount		\$250	
Rollover In-network Amount		\$350	
Rollover Account Limit		\$1000	
Lifetime Orthodontia Maximum	Not Applicable	\$1000	
Office visit copay	\$5	None	
Dependent Age Limits(Non-Student/Student)	20/26	20/26	

A Sample of Services Covered by Your Plan:

		Option 1: Dental HMO	Option 2: Dental PPO	
		<i>Plan Pays (on average)</i>	<i>Plan pays (on average)</i>	
		<i>Network only</i>	<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%	100%
	Frequency:	Once every 6 months	Once Every 6 Months	
	Fluoride Treatments	100%	100%	100%
	Limits:	No Age Limits	Under Age 19	
	Oral Exams	100%	100%	100%
	X-rays	100%	100%	100%
Basic Care	Anesthesia*	50%	90%	80%
	Fillings‡	85%	90%	80%
	Perio Surgery	85%	90%	80%
	Periodontal Maintenance	85%	90%	80%
	Frequency:	Once every 6 months (Standard)	Once Every 6 Months (Standard)	
	Root Canal	85%	90%	80%
	Scaling & Root Planing (per quadrant)	85%	90%	80%
	Simple Extractions	85%	90%	80%
	Surgical Extractions	85%	90%	80%
Major Care	Bridges and Dentures	80%	60%	50%
	Inlays, Onlays, Veneers**	50-80%	60%	50%
	Repair & Maintenance of Crowns, Bridges & Dentures	80%	60%	50%
	Single Crowns	80%	60%	50%
Orthodontia	Orthodontia	\$1,000 Savings	50%	50%
	Limits:	Adults & Child(ren)	Child(ren)	

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time student status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date..

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00415917

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date.

Find A Dentist:

Visit www.GuardianAnytime.com
Click on "Find A Provider"; You will need to know your plan and dental network, which can be found on the first page of your dental benefit summary.