

# Dental

The Guardian Life Insurance Company of America

**Option 1 or 2: PPO plan** You can visit any dentist, but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the fee data for the dentist's area.

Your Dental Plan	Option 1: Core		Option 2: Buy-up	
Your Network is	DentalGuard Preferred		DentalGuard Preferred	
<b>Calendar year deductible</b>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Individual	\$50	\$50	\$50	\$50
Family limit	3 per family		3 per family	
Waived for	Preventive	Preventive	Preventive	Preventive
<b>Annual Maximum Benefit</b>	\$1000	\$1000	\$1000	\$1000
<b>Lifetime Orthodontia Limit</b>	Not Covered		\$1000	\$1000
<b>Charges covered for you</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Preventative Care	80%	80%	100%	100%
Routine Exams Bitewing X Rays – 1 x 12 months Space Maintainers to age 16 Fluorides to age 14 Sealants to age 16 Emergency palliative Prophylaxis				
Basic Care	50%	50%	80%	80%
Basic Restorative Oral Surgery Endodontic Services Periodontic Services Denture/Crown Repair				
Major Care	50%	50%	50%	50%
Periodontal Surgery Major Restorative Prosthetics				
Orthodontia	Not Covered		50%	50%

Pre-Tax Rates per Paycheck		
Single	\$7.17	\$9.53
Family	18.44	24.52

**Manage Your Benefits:**

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access information about your benefits including an image of your ID Card. Your online account will be set up within 30 days after your effective date.

**Find A Dentist:**

Visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com). Click on "My Account" and select "Find A Provider."

This is an outline of benefits only and is not a complete list of all plan parameters. The plan certificate contains complete details and is the governing document for benefits parameters.