

Guardian Dental Benefit

No matter how comprehensive the coverage, dental bills can still hurt. But with Guardian DentalGuard, you can help minimize your out-of-pocket dental expenses.

Network Highlights

Guardian has one of the industry's largest Preferred Provider networks – over 45,000 provider locations--plus a convenient dental referral program that can help you add your family dentist to the network. Finding a provider is easy using the online provider directory at www.glic.com or calling our toll-free number (1-800-541-7846).

How it Works

Whenever you or a covered family member needs care, you are free to visit any dentist or specialist you wish.

But if you visit a dentist from Guardian's high-quality DentalGuard

Preferred provider network, you can save even more*.

- Guardian Network dentists have agreed to set maximum fees that average almost 30% less than what dentists usually charge.
- Your annual plan maximums can stretch further. That is because providers' lower fees-per-service which enable you to receive more services during the year than if you visited non-network providers.
- The best part is that there are no claim forms to complete. Just present your DentalGuard Preferred Network ID card to the provider to receive your benefits.

Out-of-Network Care

With such an extensive network, you may already be using a participating dentist. If not, Guardian's convenient dentist referral program can help add him or her to the network. However, you can still see the dentist of your choice and receive considerable savings.

*If you go to a DentalGuard Preferred Network Provider, the benefits described in this guide will be paid based on a reduced fee schedule (this means less out-of-pocket). The Network Provider cannot balance bill for charges in excess of the fee schedule and you get more services with your yearly maximum. If you go to a non-contracted dentist, the benefits will be based on usual, customary and reasonable rates for a given area.

Preventative Services paid at 100%

- Examination – every six months
- Oral Examination – every six months
- Teeth Cleaning – every six months
- Fluoride Treatments for Children – every six months under age 14
- Topical Sealants for unrestored molar teeth – one treatment for children under 16 in a three (3) year period
- Emergency Palliative Treatment
- X-Rays (bitewings) – four every twelve months
- X-Rays (full mouth series) – every five years
- Space Maintainers for children – under age 16

Basic Services paid at 50%

- Laboratory Tests
- Fillings: Amalgam, Silicate & Acrylic

Major Services paid at 25%

- Fillings: Gold and Porcelain
- Dentures – Full and Partial
- Oral Surgery
- Installation of Bridgework and Crowns
- Periodontal Services and Surgery
- Root Canal Therapy

Deductibles/Maximums

Deductible*:	\$50.00
Annual Maximum for all coverages combined	\$750.00

*Children are covered up to age 20, or 26 if a full-time student

**3 Deductibles per family, 1 per person, applies to Basic and Major Services only

Important Information: This is only for illustration; please refer to your employee booklet for the plan document. This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply.

Special Limitations: Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan.

Guardian will not pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3- DG4

This plan does not pay for: oral hygiene (except as covered under preventive services). Orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontal only. Guardian plan documents are the final arbiter of coverage. #GP-1-DG2000, et al.