

**Dental Benefit Summary**

**Group Number:** 482174

**About Your Benefits:**

Good oral hygiene is important, not only for looks, but for general health as well. A routine dental examination can detect many diseases including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease. Regular check ups and cleanings can save you the pain and expense of future problems. Using your dental insurance for regular dental check-ups can improve your health. Your dental insurance can also help save you money if more serious dental treatments are needed.

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

	PPO	
Network	DentalGuard Preferred	
Calendar year deductible	In-Network	Out-of-Network
Individual	\$25	\$25
Family limit	3 per family	
Waived for	Preventive	Preventive
Charges covered for you (co-insurance)	In-Network	Out-of-Network
Preventive Care (e.g. cleanings)	100%	100%
Basic Care (e.g. fillings)	80%	80%
Major Care (e.g. crowns, dentures)	80%	80%
Orthodontia	80%	80%
Annual Maximum Benefit	\$2000	\$2000
Lifetime Orthodontia Maximum	\$2000	
Dependent Age Limits	26	

## A Sample of Services Covered by Your Plan:

		<b>PPO</b>	
		<i>Plan pays (on average)</i>	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Fluoride Treatments	100%	100%
	Limits:		No Age Limits
	Oral Exams	100%	100%
	Periodontal Maintenance	100%	100%
	Sealants (per tooth)	100%	100%
	X-rays	100%	100%
Basic Care	Anesthesia	80%	80%
	Fillings	80%	80%
	Perio Surgery	80%	80%
	Repair & Maintenance of Crowns, Bridges & Dentures	80%	80%
	Root Canal	80%	80%
	Scaling & Root Planing (per quadrant)	80%	80%
	Simple Extractions	80%	80%
	Surgical Extractions	80%	80%
Major Care	Bridges and Dentures	80%	80%
	Dental Implants	80%	80%
	Inlays, Onlays, Veneers	80%	80%
	Single Crowns	80%	80%
Orthodontia	Orthodontia	80%	80%
	Limits:		Adults & Child(ren)

### EXCLUSIONS AND LIMITATIONS

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO plans: 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. The plan does not pay for: cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, and services ancillary to surgical treatment.

The plan limits benefits for diagnostic consultation for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage.

Contract # GP-1-DG2000 et al.