

**Dental Benefit Summary**
**Group Number:** 00550351

**A Dental insurance plan through Guardian:**

- Provides coverage for key preventive services such as regular checkups and cleanings to keep you and your family healthy
- Helps offset potentially expensive dental procedures, such as crowns and fillings
- Gives you access to one of the nation's largest dental networks so care is convenient to you
- Makes it easy to find a high quality certified network dentist by accessing guardiananytime.com or Guardian's find a provider mobile app
- Fast and easy claim payments

**About Your Benefits:**

**Option 1 or 2: Low Plan or High Plan** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are limited to our PPO fee schedule.

Your Dental Plan	Option 1: Low Plan		Option 2: High Plan	
<b>Your Network is</b>	DentalGuard Preferred		DentalGuard Preferred	
<b>Your Monthly premium</b>	<b>\$17.14</b>		<b>\$30.82</b>	
You and 1 dependent (Spouse or Child)	\$32.56		\$59.46	
You, Spouse and Child(ren)	\$55.95		\$95.66	
<b>Calendar year deductible</b>	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$50	\$50	\$50	\$50
Family limit	3 per family		3 per family	
Waived for	Preventive	Preventive	Preventive	Preventive
<b>Charges covered for you (co-insurance)</b>	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	100%	100%	100%	100%
Basic Care	80%	80%	90%	90%
Major Care	50%	50%	60%	60%
Orthodontia	Not Covered (applies to all levels)		50%	50%
<b>Annual Maximum Benefit</b>	<b>\$1000</b>	<b>\$1000</b>	<b>\$1500</b>	<b>\$1500</b>
<b>Maximum Rollover</b>	Yes		Yes	
Rollover Threshold	\$500		\$700	
Rollover Amount	\$250		\$350	
Rollover In-network Amount	\$350		\$500	
Rollover Account Limit	\$1000		\$1250	
<b>Lifetime Orthodontia Maximum</b>	Not Applicable		\$1500	
<b>Dependent Age Limits</b>	26		26	