



# Guardian® Basics for Families and Individuals

- See any dentist you want but you can save more when you visit a dentist that participates in Guardian’s DentalGuard Preferred network. As one of the largest networks nationwide, chances are your dentist is already participating. Charges for services provided by participating dentists are reimbursed directly from Guardian.
- Get most preventive services, such as oral exams, cleanings and x-rays covered at 100% once the annual deductible has been reached.
- **This plan also includes the pediatric dental Essential Health Benefit (EHB) as mandated by the Affordable Care Act (ACA), which is a comprehensive set of dental services for children under age 19.**
- You can choose to see a dentist outside of the network and you’ll be reimbursed based on the lower of your dentist’s fees, or the maximum allowable charge, which is the amount that would be paid to dentists who have agreed to be reimbursed according to a negotiated fee schedule. You would be responsible for any amounts over the maximum allowable charge as well as any co-insurance.

## Summary Of Benefits

For Adults 19 and Over

	In-Network	Out-of-Network
<b>Deductibles</b> <i>What you pay out-of-pocket before the plan pays benefits</i>	<b>You Pay</b>	
<b>Individual</b>	\$60	\$120
<b>Family</b> <i>(3 or more insured adults)</i>	\$180	\$360
<b>Plan Maximum</b> <i>Applies to members 19 and over. The maximum amount that you can be reimbursed for services received</i>		
<b>Annual Maximum</b>	\$1,500	\$1,500
<b>Co-insurance</b> <i>The amount Guardian pays toward the cost of a covered charge</i>	<b>Guardian Pays</b>	
<b>Preventive Services</b> <i>Most routine dental services, including: oral exams, cleanings, x-rays</i>	100%	100%
<b>Basic Services</b> <i>Simple restorative services (fillings), diagnostic services, oral surgery, periodontal and endodontic services</i>	60% <i>After 6 month waiting period*</i>	60% <i>After 6 month waiting period*</i>

\* The waiting period is the initial time period following the effective date of coverage for which no benefits would be paid. Applies to members age 19 and older.



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## Summary Of Benefits

For Children under 19

	In-Network	Out-of-Network
<b>Deductibles</b> <i>What you pay out-of-pocket before the plan pays benefits</i>	<b>You Pay</b>	
<b>Per child</b>	\$60	\$120
<b>Out of Pocket Maximum</b> <i>Applies to members under 19 only. Once this amount is reached, Guardian will pay 100% of your child’s dental charges for the rest of the year.</i>		
<b>Individual</b> <i>(One Child)</i>	\$350	n/a
<b>Family</b> <i>(2 or more Children)</i>	\$700	n/a
<b>Co-insurance</b> <i>The amount Guardian pays toward the cost of a covered charge</i>	<b>Guardian Pays</b>	
<b>Preventive Services</b> <i>Most routine dental services, including: oral exams, cleanings, x-rays</i>	100%	100%
<b>Basic Services</b> <i>Simple restorative services (fillings) and diagnostic services</i>	50%	50%
<b>Major Services</b> <i>More complex dental services including: crowns, complex extractions, oral surgery, periodontal and endodontic services</i>	50%	50%
<b>Medically Necessary Orthodontia</b> <i>Applies to members under age 19 only</i>	50%	n/a

# Limitations and Exclusions for Guardian Basics PPO Plans

The Exclusions listed here apply to Covered Persons age 19 and older.

## Exclusions

We will not pay for:

- Treatment for which no charge is made. This usually means treatment furnished by: (1) a facility owned or run by any governmental body; and (2) any public program, except Medicaid, paid for or sponsored by any governmental body.
- Orthodontic Treatment
- Treatment needed due to: (1) an on-the-job or job-related Injury; or (2) a condition for which benefits are payable by Worker's Compensation or similar laws.
- Any procedure or treatment method which does not meet professionally recognized standards of dental practice or which is considered to be experimental in nature.
- Any procedure performed in conjunction with, as part of, or related to a procedure which is not covered by this Plan.
- Any service furnished solely for cosmetic reasons, unless this Plan provides benefits for a specific cosmetic services. Excluded cosmetic services include but are not limited to: (1) characterization and personalization of a Dental Prosthesis; and (2) odontoplasty.
- Maxillofacial prosthetics that repair or replace facial and skeletal anomalies, maxillofacial surgery, orthognathic surgery or any oral surgery requiring the setting of a fracture or dislocation; that is incidental to or results from a medical condition.
- Any procedure, Appliance, Dental Prosthesis, modality or surgical procedure intended to treat or diagnose disturbances of the temporomandibular joint (TMJ) that are incidental to or result from a medical condition.
- Educational services, including, but not limited to: (1) oral hygiene instruction; (2) plaque control; (3) tobacco counseling; or (4) diet instruction.
- Duplication of radiographs, the completion of claim forms, OSHA or other infection control charges.
- Any restoration, procedure, Appliance or prosthetic device used solely to: (1) alter vertical dimension; (2) restore or maintain occlusion; (3) treat a condition necessitated by attrition or abrasion; or (4) splint or stabilize teeth for periodontal reasons.
- Prescription medication.
- Desensitizing medicaments and desensitizing resins for cervical and/or root surface.
- Pulp vitality tests or caries susceptibility tests.
- The localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue.
- Tooth transplants.
- Evaluations and consultations for non-covered services, or detailed and extensive oral evaluations.
- Any service or procedure associated with the placement, prosthodontic restoration or maintenance of a dental implant and any incremental charges to other covered services as a result of the presence of a dental implant.
- Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth.
- Any endodontic, or peridontal, procedure performed for a tooth or teeth with a guarded, questionable or poor prognosis.
- Cephalometric radiographs, oral/facial images, including traditional photographs and images obtained by intraoral camera.
- The use of local anesthetic.
- Bite registration or bite analysis.

# Limitations and Exclusions for Guardian Basics PPO Plans

**The Exclusions listed here apply to Covered Persons under the age of 19.**

## **Exclusions**

We will not pay for:

- Treatment for which no charge is made. This usually means treatment furnished by: (1) a facility owned or run by any governmental body; and (2) any public program, except Medicaid, paid for or sponsored by any governmental body.
- Treatment needed due to: (1) an on-the-job or job-related Injury; or (2) a condition for which benefits are payable by Worker's Compensation or similar laws.
- Any procedure or treatment method which does not meet professionally recognized standards of dental practice or which is considered to be experimental in nature.
- Any procedure performed in conjunction with, as part of, or related to a procedure which is not covered by this Plan.
- Educational services, including, but not limited to: (1) oral hygiene instruction; (2) plaque control; (3) tobacco counseling; or (4) diet instruction.
- Duplication of radiographs, the completion of claim forms, OSHA or other infection control charges, charges for broken appointments. A Covered Person may seek the services of a new provider through which additional services are available.
- Any restoration, procedure, Appliance or prosthetic device used solely to: (1) alter vertical dimension; (2) restore or maintain occlusion; (3) treat a condition necessitated by attrition or abrasion; or (4) splint or stabilize teeth for periodontal reasons.
- Bite registration or bite analysis.
- Replacement of a lost, missing or stolen Appliance or Dental Prosthesis or the fabrication of a spare Appliance or Dental Prosthesis. This exclusion does not apply to Orthodontic retainers.
- The replacement of extracted or missing third molars/wisdom teeth.
- Any endodontic, periodontal, crown or bridge abutment procedure or Appliance performed for a tooth or teeth with a guarded, questionable or poor prognosis.
- Orthodontic Treatment that is not medically necessary.
- Prescription medication.

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**The Guardian Life Insurance  
Company of America**  
New York, NY 10001

Guardian Dental is underwritten by The Guardian Life Insurance Company of America, New York, NY. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Individual Policy Form IP-DENF-20-NJ. This plan may not be available in all Counties. Please visit the See Plans and Prices section at [www.healthcare.gov](http://www.healthcare.gov) to confirm availability in your area.

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