Guardian

# Guardian® Essentials 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.
- ❑ 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 -** This document is provided for summary purposes only and is not a complete description of plan benefits, limitations, and exclusions. Read your plan documents for details on plan benefits, limitations, and exclusions.

| For Adults 19 and Over | In-Network | Out-of-Network |
|---|---|---|
| **Deductibles**<br>*What you pay out-of-pocket before the plan pays benefits.* | You Pay | |
| **Individual** | $50 | $75 |
| **Family**<br>*(3 or more insured adults)* | $150 | $225 |
| **Plan Maximum**<br>*Applies to members 19 and over. The maximum amount that you can be reimbursed for services received.* | | |
| **Annual Maximum** | $1000 | $1000 |
| **Co-insurance**<br>*The amount Guardian pays toward the cost of a covered charge.* | Guardian Pays | |
| **Preventive Services**<br>*Most routine dental services, including: oral exams, cleanings, x-rays.* | 100% | 100% |
| **Basic Services**<br>*Simple restorative services (fillings), diagnostic services and non-surgical extractions.* | 50%<br>*After 6 month waiting period** | 50%<br>*After 6 month waiting period** |
| **Major Services**<br>*More complex dental services including: crowns, complex extractions, oral surgery, periodontal and endodontic services.* | 50%<br>*After 9 month waiting period** | 50%<br>*After 9 month waiting period** |
| **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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- ❑ 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 -** This document is provided for summary purposes only and is not a complete description of plan benefits, limitations, and exclusions. Read your plan documents for details on plan benefits, limitations, and exclusions.

| For Children under 19 | In-Network | Out-of-Network |
|---|---|---|
| **Deductibles**<br>*What you pay out-of-pocket before the plan pays benefits.* | You Pay | |
| **Per Child** | $50 | $75 |
| **Out of Pocket Maximum**<br>*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.* | | |
| **Individual**<br>*(One Child)* | $450 | n/a |
| **Family**<br>*(2 or more Children)* | $900 | n/a |
| **Co-insurance**<br>*The amount Guardian pays toward the cost of a covered charge.* | Guardian Pays | |
| **Preventive Services**<br>*Most routine dental services, including: oral exams, cleanings, x-rays.* | 100% | 100% |
| **Basic Services**<br>*Simple restorative services (fillings) and diagnostic services.* | 50% | 50% |
| **Major Services**<br>*More complex dental services including: crowns, complex extractions, oral surgery, periodontal and endodontic services.* | 50% | 50% |
| **Medically Necessary Orthodontia**<br>*Applies to members under age 19 only.* | 50% | 0% |

# Limitations and Exclusions for Guardian Essentials PPO Plans

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

## Limitations

**Teeth Lost, Extracted or Missing Before A Covered Person Becomes Covered By This Policy**: A Covered Person may have one or more congenitally missing teeth or may have had one or more teeth lost or extracted before he or she became covered by this Policy. We won't pay for a Dental Prosthesis which replaces such teeth unless the Dental Prosthesis also replaces one or more eligible natural teeth lost or extracted after he or she became covered by this Policy.

## Exclusions

We will not pay for:

- Treatment for which no charge is made. This usually means treatment furnished by: (1) the Covered Person's employer, labor union or similar group, in its dental or medical department or clinic; (2) a facility owned or run by any governmental body; and (3) any public program, except Medicaid, paid for or sponsored by any governmental body.
- 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. This exclusion does not apply to state mandated benefits for the surgical and non-surgical treatment of temporomandibular joint (TMJ) and craniomandibular disorders.
- Replacing an existing Appliance or Dental Prosthesis with a like or unlike Appliance or Dental Prosthesis unless: (1) it is at least ten years old and is no longer usable; or (2) it is damaged while in the Covered Person's mouth in an Injury suffered while covered, and cannot be made serviceable.
- Tooth transplants.
- 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. This exclusion does not apply to treatment of temporomandibular joint (TMJ) and craniomandibular disorders.
- Bite registration or bite analysis.
- Precision attachments and the replacement of part of a: (1) precision attachment; or (2) magnetic retention or overdenture attachment.
- Replacement of a lost, missing or stolen Appliance or Dental Prosthesis or the fabrication of a spare Appliance or Dental Prosthesis.
- The replacement of extracted or missing third molars/wisdom teeth.
- Overdentures and related services, including root canal therapy on teeth supporting an overdenture.
- A fixed bridge replacing the extracted portion of a hemisected tooth or the placement of more than one unit of crown and/or bridge per tooth.
- Temporary or provisional Dental Prosthesis or Appliances except interim partial dentures/stayplates to replace Anterior Teeth extracted while covered under this Plan.
- Separate charges for local anesthesia is not covered. Local anesthesia administered in conjunction with a dental procedure will be considered part of the cost of the procedure.
- Cephalometric radiographs, oral/facial images, including traditional photographs and images obtained by intraoral camera.
- Orthodontic Treatment, unless the benefit provision provides specific benefits for Orthodontic Treatment. This exclusion does not apply to state mandated benefits that involve orthodontic, reconstructive and oral surgery treatment of cleft lip or cleft palate.
- 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.
- Evaluations and consultations for non-covered services, or detailed and extensive oral evaluations.
- Dental implants, dental implant abutments.
- Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth. This exclusion does not apply to state mandated benefits that involve orthodontic, reconstructive and oral surgery treatment of cleft lip or cleft palate.

# Limitations and Exclusions for Guardian Essentials 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) the Covered Person's employer, labor union or similar group, in its dental or medical department or clinic; (2) a facility owned or run by any governmental body; and (3) any public program, except Medicaid, paid for or sponsored by any governmental body.
- Any service furnished solely for cosmetic reasons. 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. This exclusion does not apply to state mandated benefits for the surgical and non-surgical treatment of temporomandibular joint (TMJ) and craniomandibular disorders.
- Educational services, including, but not limited to: (1) oral hygiene instruction; (2) plaque control; (3) tobacco counseling; or (4) diet instruction.
- Pulp vitality tests or caries susceptibility tests.
- 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. This exclusion does not apply to treatment of temporomandibular joint (TMJ) and craniomandibular disorders.
- Bite registration or bite analysis.
- Precision attachments and the replacement of part of a: (1) precision attachment; or (2) magnetic retention or overdenture attachment.
- Replacement of a lost, missing or stolen Appliance or Dental Prosthesis or the fabrication of a spare Appliance or Dental Prosthesis.
- The replacement of extracted or missing third molars/wisdom teeth.
- Overdentures and related services, including root canal therapy on teeth supporting an overdenture.
- A fixed bridge replacing the extracted portion of a hemisected tooth or the placement of more than one unit of crown and/or bridge per tooth.
- Temporary or provisional Dental Prosthesis or Appliances except interim partial dentures/stayplates to replace Anterior Teeth extracted while covered under this Plan.
- The localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue.
- Desensitizing medicaments and desensitizing resins for cervical and/or root surface.
- Separate charges for local anesthesia is not covered. Local anesthesia administered in conjunction with a dental procedure will be considered part of the cost of the procedure.
- Replacing an existing Appliance or Dental Prosthesis with a like or unlike Appliance or Dental Prosthesis unless: (1) it is at least 60 months old and is no longer usable; or (2) it is damaged while in the Covered Person's mouth in an Injury suffered while covered, and cannot be made serviceable.

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

Dentalexchange.guardiandirect.com

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-27-MN. This plan may not be available in all Counties. Please visit the See Plans and Prices section at www.healthcare.gov to confirm availability in your area.
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