

Dental

RATES

Plan #2					
	Employee	Employee Plus 1 Dependent	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	\$23.76	\$47.15	\$85.57	\$3,095.66	\$37,147.92
Census	49	21	11		
Rate Guarantee	1 Year				

BENEFITS

All Eligible Employees					
	Value Plan		NAP Plan		
	In-Network	Out-of-Network	In-Network	Out-of-Network	
Contribution/Participation	Contributory, Assumes 75% of eligible employees.		Contributory, Assumes 75% of eligible employees.		
Deductible	\$50		\$50		
Period	Calendar Year		Calendar Year		
Family Limit	3 per family		3 per family		
Waived For	Preventive		Preventive		
Annual Maximum	\$1,250 plus Maximum Rollover		\$1,250 plus Maximum Rollover		
Maximum Rollover					
Threshold	\$600		\$600		
Rollover Amount	\$300		\$300		
In-Network only Rollover	\$450		\$450		
Account Limit	\$1,250		\$1,250		
Claim Payment Basis	Negotiated Fee Schedule	Negotiated Fee Schedule	Negotiated Fee Schedule	UCR 90 th	
Network	DentalGuard Preferred		DentalGuard Preferred		
Coinsurance - Preventive	100%	100%	100%	100%	
	♦ Oral Exams (once/6 mos.) ♦ Cleanings (once/6 mos.) ♦ X-Rays (Full-mouth series once/36 mos.) ♦ Fluoride Treatment (to age 19, once/6 mos.) ♦ Sealants (to age 16, once/36 mos.)				
Coinsurance - Basic	100%	100%	80%	80%	
	♦ Fillings ♦ Simple Extractions ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ Space Maintainers/Harmful Habit Appliances				
Coinsurance - Major	60%	60%	50%	50%	
	♦ Bridges & Dentures ♦ Endodontic Services (eg. Root Canal) ♦ Implants ♦ Single Crowns ♦ Complex Extractions ♦ General Anesthesia ♦ Perio Maintenance Procedure (once/6 mos.) ♦ Combined Cleanings/Perio Maintenance Limit (2 in a 12 consecutive months period) ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Inlays, Onlays & Veneers				
Dependent Age Limits	To Age 26		To Age 26		
Waiting Periods	Major - 12 months for future enrollees		Major - 12 months for future enrollees		
Plan Type & Code	Guardian Choice Plan (J1)				

PLAN HIGHLIGHTS

Guardian Choice Plan

- With a Guardian Choice plan, employees select either a Network Access Plan (NAP) or a Value Plan and can change their election annually. Premium rates are the same for both plans.
- With a NAP plan, benefits are paid at the same coinsurance percentages in-network and out-of-network. In-network benefits are based on a negotiated PPO fee schedule; out-of-network benefits are based on local UCR charges. While employees retain complete freedom of choice, the employee benefits when using an in-network dentist because our significant PPO discounts result in less out-of-pocket expenses.
- With Value plan, in-network and out-of-network benefits are paid at the same coinsurance percentages, but all benefits are paid based on the discounted PPO fees. So, when employees seek in-network care, they receive our regular PPO savings. If they choose to seek out-of-network care, they may be responsible for the difference between the discounted PPO fees and the out-of-network dentist's regular fees for the services that are performed.

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