



PPO Dental Plan

Dental

RATES

Plan #1						
	Employee	Employee & Spouse	Employee & Child(ren)	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	\$35.50	\$72.08	\$83.74	\$127.73	\$297.82	\$3,573.84
Census	4	1	1	0		
Rate Guarantee	1 Year					

BENEFITS

		All Eligible Employees	
		In-Network	Out-of-Network
Contribution/Participation	Contributory, Assumes 75% of eligible employees.		
Deductible	\$50		
Period	Calendar Year		
Family Limit	3 per family		
Waived For	Preventive		Preventive
Annual Maximum	\$1,500 plus Maximum Rollover		
Maximum Rollover			
Threshold	\$700		
Rollover Amount	\$350		
In-Network only Rollover	\$500		
Account Limit	\$1,250		
Claim Payment Basis	Negotiated Fee Schedule		Negotiated Fee Schedule
Network	DentalGuard Preferred		
Coinsurance - Preventive	100%		100%
	♦ Oral Exams (once/6 mos.) ♦ Cleanings (once/6 mos.) ♦ Fluoride Treatment (to age 19, once/6 mos.) ♦ X-Rays (Bitewings only) ♦ Sealants (to age 16, once/36 mos.)		
Coinsurance - Basic	80%		80%
	♦ X-Rays (Other than Bitewings)(Full-mouth series once/36 mos.) ♦ Fillings (include posterior composites) ♦ Simple Extractions ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ General Anesthesia ♦ Space Maintainers/Harmful Habit Appliances		
Coinsurance - Major	50%		50%
	♦ Bridges & Dentures ♦ Endodontic Services (eg. Root Canal) ♦ Implants ♦ Single Crowns ♦ Complex Extractions ♦ 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		
Waiting Periods	None		
Plan Type & Code	Value Plan (VZ)		

PLAN HIGHLIGHTS

Strong Network Coverage Nationwide - providing choice and savings

- Guardian has one of the nation's largest selection of network dentists and we're growing fast, with over 115,000 dentists at more than 370,000 locations.
- It's easy to find a network dentist at GuardianAnytime.com.

Dental Value Plan

- 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'll still receive benefits. However, 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.

(continued)

PLAN HIGHLIGHTS (continued)

International Dental Travel Assistance

- While traveling internationally, Guardian members can get a referral to a local dentist for immediate dental care through the International Dental Travel Assistance Program. This service is available 24/7, in over 200 countries. Coverage will be considered under the out-of-network benefits.
- International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with (The) Guardian Life Insurance (Company of America) ("Guardian"), and the services they provide are separate and apart from the benefits provided by Guardian.

College Tuition Benefit

- Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit www.Guardian.CollegeTuitionBenefit.com to learn more!

IMPORTANT NOTES

Rates and Premiums were determined using a census of eligible employees and dependents provided at time of quote. If the provided information was missing additional office locations or census counts for office locations, the rates shown are illustrative only. Final rates and premiums will be produced when information regarding office locations and related census counts is received and will be based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- We reserve the right to adjust rates if actual participation is below assumed level. We also reserve the right to adjust rates if there is an average of more than 4 children per dependent unit (EE+CH or FAM).
- A Dental Prosthesis will not be covered when replacing a tooth or teeth lost or extracted before being covered under this Plan unless they were extracted while covered by the Prior Plan.
- We reserve the right to withdraw this proposal if actual participation is below 40%; minimum of 2 enrolled employees.
- If your plan includes Section 125/Flex Plan, open enrollment must be held the month prior to the renewal/anniversary date.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.