



Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

Cardiovascular disease: Some research suggests that heart disease, clogged arteries, and infections may be linked to inflammation and infections from oral bacteria.

Osteoporosis: Weak and brittle bones may be linked to tooth loss.

Diabetes: Research shows that people with gum disease find it more difficult to control their blood sugar levels.

Alzheimer's disease: Tooth loss before the age of 35 may be a risk factor for Alzheimer's disease.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, www.mayoclinic.com. 2018.

You will receive these benefits if you meet the conditions listed in the policy.



Your dental coverage

Option 1: Managed Dental Care plan, you enjoy negotiated discounts from our network dentists. You pay a fixed copay for each covered service. Out-of-network visits are not covered.

Option 2: PPO plan, you'll have access to one of the largest networks of dentists with two reimbursement levels that give you more control over savings. You will always save money with any dentist in Guardian's network and when they belong to a tier in the Tier 1 reimbursement level you will maximize your savings. Reimbursement for covered services received from a non-contracted dentist will be based on Guardian's fee schedule.

| Your Dental Plan | Option 1: First Commonwealth | Option 2: PPO | |
|---|--|--------------------------------------|----------------|
| Your Network is | First Commonwealth | DentalGuard Preferred Network | |
| | | Tier 1 | Tier 2 |
| | | Gold, Silver | Non-Contracted |
| Your Monthly premium | \$17.18 | \$22.80 | |
| You and 1 dependent (Spouse or Child) | \$33.26 | \$45.95 | |
| You, Spouse and Child(ren) | \$58.85 | \$87.35 | |
| Calendar year deductible | | <i>Tier 1</i> | <i>Tier 2</i> |
| Individual | No Deductible | \$50 | \$50 |
| Family limit | No Deductible per family | 3 per family (applies to all levels) | |
| Waived for | No Deductible | Preventive | Preventive |
| Charges covered for you (co-insurance) | | <i>Tier 1</i> | <i>Tier 2</i> |
| Preventive Care | You pay a copay for each covered procedure. See "Plan Details", for more information | 100% | 100% |
| Basic Care | | 80% | 80% |
| Major Care | | 50% | 50% |
| Orthodontia | | 50% | 50% |
| Annual Maximum Benefit | | \$2000 | \$2000 |
| Maximum Rollover | No | Yes (applies to all levels) | |
| Rollover Threshold | | \$800 | |
| Rollover Amount | | \$400 | |
| Rollover Amount | | \$600 | |
| Rollover Account Limit | | \$1500 | |
| Lifetime Orthodontia Maximum | Not Applicable | \$1500 (applies to all levels) | |
| Office visit copay | \$5 | None (applies to all levels) | |
| Dependent Age Limits | 26 ‡ | 26 (applies to all levels) ‡ | |

‡**Family coverage** for spouse and children. The limiting age for unmarried dependents is extended to age 30 if the dependent is a resident of Illinois and has received a release or discharge, other than dishonorable discharge, from military service.



Your dental coverage

A Sample of Services Covered by Your Plan:

| | | Option 1: First Commonwealth <i>You Pay</i> | Option 2: PPO <i>Plan pays (on average)</i> | |
|-----------------|---|---|---|--|
| | | <i>Network only</i> | Tier 1 | Tier 2 |
| Preventive Care | Cleaning (prophylaxis) Frequency: | \$0 | 100% | 100% 2 in 12 Months (applies to all levels) |
| | Fluoride Treatments Limits: | \$0 No Age Limits | 100% | 100% Under Age 19 (applies to all levels) |
| | Oral Exams | \$0 | 100% | 100% |
| | X-rays | \$0 | 100% | 100% |
| | Basic Care | Fillings‡ | \$20-35 | 80% |
| | Periodontal Maintenance Frequency: | \$31 | 80% | 80% Once Every 3 Months (applies to all levels) |
| | Simple Extractions | \$20 | 80% | 80% |
| Major Care | Anesthesia* | \$98 | 50% | 50% |
| | Bridges and Dentures | \$550-675 | 50% | 50% |
| | Dental Implants | N/A | 50% | 50% |
| | Inlays, Onlays, Veneers** | \$250-475 | 50% | 50% |
| | Perio Surgery | \$150-390 | 50% | 50% |
| | Repair & Maintenance of Crowns, Bridges & Dentures | \$18-180 | 50% | 50% |
| | Root Canal | \$130-195 | 50% | 50% |
| | Scaling & Root Planing (per quadrant) | \$35-55 | 50% | 50% |
| | Single Crowns | \$430 | 50% | 50% |
| | Surgical Extractions | \$50-150 | 50% | 50% |
| Orthodontia | Orthodontia Limits: | \$1895-2195 Adults & Child(ren) | 50% | 50% Child(ren) (applies to all levels) |
| Cosmetic Care | Bleaching | \$165 | Not Covered | Not Covered |

Managed Dental Care: A link to the complete list of dental services can be found on "Our commitment to you" page.

Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as described in Your Schedule of Benefits. Network access varies by geographic location and zip code. Please visit www.Guardianlife.com to confirm your Dentist's tiered participation.



Your dental coverage

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

Manage Your Benefits:

Go to www.Guardianlife.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date..

Find A Dentist:

Visit www.Guardianlife.com
Click on "Find A Provider"; You will need to know your plan, which can be found on the first page of your dental benefit summary.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00026890

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-I-DG6 et al.
- This policy provides dental coverage only. This policy provides managed care dental benefits through a network of participating general dentists and specialty care dentists. Except for limited emergency services, benefits will be provided for services provided by the primary care dentist selected by the member. The member must pay the primary care dentist a patient charge/copayment for most covered services. No benefits will be paid for treatment by a specialist unless the patient is referred by his or her primary care dentist and the referral is approved under the policy. Only those services listed in the policy's schedule of benefits are covered. Certain services are subject to frequency or other periodic limitations. Where orthodontic benefits are specifically included, the policy provides for one course of comprehensive treatment per member. Unless specifically included, the Managed Dental Care policy does not provide orthodontic benefits if comprehensive orthodontic treatment or retention is in progress as of the member's effective date under the Managed Dental Care policy. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The applicable Managed Dental Care documents are the final arbiter of coverage. See your Certificate for complete specifics of all Exclusions and Limitations. All products, unless otherwise noted, are underwritten by The Guardian Life Insurance Company of America ("Guardian") or one of the following wholly-owned Guardian subsidiaries: Managed Dental Care (CA); First Commonwealth Insurance Company (IL); First Commonwealth Limited Health Services Corporation (IN); First Commonwealth Limited Health Services Corporation of Michigan (MI); First Commonwealth of Missouri, Inc. (MO) and Managed DentalGuard, Inc. (NJ, OH and TX). Any reference to a specific product type, including but not limited to "DHMO" or "Prepaid" is not intended to refer to a specific state license designation, but rather is merely intended to refer to a general product design. Such DHMO, or prepaid products, are licensed in the applicable jurisdiction. In addition, certain products are underwritten by Dominion Dental Services, Inc. (DC, DE, MD, PA and VA) and LIBERTY Dental Plan of Nevada, Inc. (NV). Please see the applicable policy forms for details. In the event of conflict between this brochure and the policy forms, the policy forms shall control.
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG6

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only.
Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

How maximum rollover works*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

| Plan annual maximum** | Threshold | Maximum rollover amount | In-network only rollover amount | Maximum rollover account limit |
|--|--|--|---|---|
| \$2,000 Maximum claims reimbursement | \$800 Claims amount that determines rollover eligibility | \$400 Additional dollars added to a plan's annual maximum for future years | \$600 Additional dollars added if only in-network providers were used during the benefit year | \$1,500 The limit that cannot be exceeded within the maximum rollover account |



Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

* This example has been created for illustrative purposes only.

** If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

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