

Dental Benefit Summary

Group Number: 00555134

About Your Benefits:

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals. Plus, you save money and have the assurance that you are getting the right care when you use one of our contracted dentists. Guardian has been providing outstanding dental plans to millions of Americans for more than 50 years. When you enroll with Guardian, you have access to one of the nation's largest dental networks offering significant discounts so you know there's always high-quality, affordable dental care close by. From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

With your PPO plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. ***If you visit an Out-of-network provider, there is a possibility you will be financially responsible for a balance-bill issued from the provider office.***

Your Dental Plan	PPO
Your Network is	DentalGuard Preferred
Calendar year deductible	<i>In-Network</i>
Individual	\$0
Waived for	Not applicable
Charges covered for you (co-insurance)	<i>In-Network</i>
Preventive Care	100%
Basic Care	100%
Major Care	100%
Annual Maximum Benefit	\$5000

Benefit information illustrated within this material reflects the plan covered by Guardian as of 01/01/2019

A Sample of Services Covered by Your Plan:

		PPO <i>Plan pays (on average)</i>
Preventive Care	Cleaning (prophylaxis)	100%
	Frequency:	Once Every 3 Months
	Fluoride Treatments	100%
	Limits:	No Age Limits
	Oral Exams	100%
	Periodontal Maintenance	100%
	Frequency:	Once Every 3 Months
Basic Care	Sealants (per tooth)	100%
	X-rays	100%
	Anesthesia*	100%
	Fillings‡	100%
	Perio Surgery	100%
	Repair & Maintenance of Crowns, Bridges & Dentures	100%
	Root Canal	100%
	Scaling & Root Planing (per quadrant)	100%
	Simple Extractions	100%
	Single Crowns	100%
Major Care	Surgical Extractions	100%
	Bridges and Dentures	100%
	Dental Implants	100%
	Inlays, Onlays, Veneers**	100%

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.

‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan.

Manage Your Benefits:

Go to www.GuardianAnytime.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.GuardianAnytime.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: 00555134

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-1-DG2000 et al.