

Dental Benefit Summary

Group Number: 00549980

A Dental insurance plan through Guardian:

- Provides coverage for key preventive services such as regular checkups and cleanings to keep you and your family healthy
- Helps offset potentially expensive dental procedures, such as crowns and fillings
- Gives you access to one of the nation's largest dental networks so care is convenient to you
- Makes it easy to find a high quality certified network dentist by accessing guardiananytime.com or Guardian's find a provider mobile app
- Fast and easy claim payments

About Your Benefits:

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.

Your Dental Plan	Managed Dental Care
Your Network is	Managed DentalGuard
Your Semi-monthly premium	\$1.21
You and Spouse/Domestic Partner	\$5.42
You and Child(ren)	\$6.47
You, Spouse/Domestic Partner and Child(ren)	\$11.09
Plan year deductible	
Individual	No deductible
Family limit	
Waived for	
Charges covered for you (co-insurance)	<i>Network only</i>
Preventive Care	You pay a copay for each
Basic Care	covered procedure. See
Major Care	"Plan Details", for
Orthodontia	more information.
Annual Maximum Benefit	
Office visit copay	\$5
Dependent Age Limits	26

A Sample of Services Covered by Your Plan:

Managed Dental Care

You Pay

	Network only
Anesthesia*	\$98
Bleaching—Cosmetic Care	\$165
Bridges and Dentures	\$443-575
Cleaning (prophylaxis)	\$0
Frequency	2 in 12 months
Dental Implants	N/A
Fillings	\$8-28
Fluoride Treatments	\$0
Limits	Under Age 18
Inlays, Onlays, Veneers	\$235-420
Oral Exams	\$0
Orthodontia	\$1895-2195
Limits	Adults & Child(ren)
Perio Surgery	\$125-380
Periodontal Maintenance	\$27
Frequency	Once every 3 to 6 months (Standard)
Repair & Maintenance of Crowns, Bridges & Dentures	\$16-120
Root Canal	\$120-180
Scaling & Root Planing (per quadrant)	\$30-50
Sealants (per tooth)	\$8
Simple Extractions	\$15
Single Crowns	\$375
Surgical Extractions	\$40-140
X-rays	\$0

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. 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.

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. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

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.