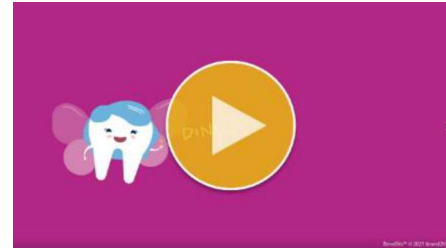


Guardian Dental Plan

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than you expected.

Click to play video



Maximum Rollover

If you have at least one **paid** dental claim (not just a visit) during the year and your total paid claims stay below the threshold, you can roll over extra money to use in future years. There's a limit on how much you can roll over. This rollover money can help pay for dental care if you use up your yearly benefit.

To find an in-network provider, visit:
www.guardiananytime.com/fpapp/search

	IN-NETWORK	OUT-OF-NETWORK
Deductible (calendar year)	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
Annual plan maximum	\$1,500 plus Maximum Rollover	\$1,500 plus Maximum Rollover
Maximum Rollover		
Threshold	\$700	\$700
Annual Max Rollover Amount	\$500	\$350
Maximum Rollover Account Limit	\$1,250	\$1,250
Dental Services		
Diagnostic & preventive	100% covered	100% covered
Basic	20% AD	20% AD of Fee Schedule
Major	50% AD	50%AD of Fee Schedule
Endodontic	20% AD	20% AD of Fee Schedule
Periodontic	20% AD	20% AD of Fee Schedule
Implants	50% AD	50% AD of Fee Schedule
Orthodontia		
Covered for	Children 19 and under	
Coverage	50%	
Lifetime maximum	\$1,500 per person	