

Guardian Dental Plan

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

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.

	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	

*AD = After Deductible

Your Dental Plan Costs

	Your Monthly Cost	Per Pay Period (26)
Guardian Dental		
EMPLOYEE ONLY	\$14.19	\$6.55
EMPLOYEE & SPOUSE	\$28.38	\$13.10
EMPLOYEE & CHILD(REN)	\$28.38	\$13.10
EMPLOYEE & FAMILY	\$54.90	\$25.34