



## Summary of Guardian's PPO Plan

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- One of the largest PPO networks - more than 70,000 providers locations nationally
- Guardian network dentist fee discounts average 30% less than what dentists usually charge
- 97% satisfaction rate among members who have seen a dentist
- Includes Maximum Rollover, Guardian's innovative plan feature which allows you to roll over unused dental premium for use in the future
- Access to orthodontia discounts for non-covered orthodontia services

	PPO Providers	Non-PPO Providers
<b>Calendar Year Deductible (waived for Preventive services)</b>	\$50.00	\$75.00
<b>Preventive Services</b> Exams, Cleanings, X-Rays, Sealants and Space Maintainers for Children	100% of fee schedule	75% of fee schedule
<b>Basic Services</b> Fillings, Oral Surgery, Crown & Denture Repair, Endodontics, Periodontics	80% of fee schedule	50% of fee schedule
<b>Major Services</b> Crowns, Bridges, Inlays, Certain Prosthodontic services	50% of fee schedule	50% of fee schedule
<b>Calendar Year Maximum</b>	\$1,000	\$1,000

## Summary of Guardian's DHMO Plan

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Guardian's DHMO is a pre-paid dental plan that offers economical, high-quality benefits

**Network strength** – The Managed DentalCare network is comprised of carefully selected dentists, including specialists, dedicated to delivering personalized, expert service with an emphasis on preventive care.

**Flexibility** - Members choose from a directory of participating dentists. Each family member may choose a different dentist.

**Ease** – No claim forms to complete. In addition, all covered services have fixed patient charges so members always know what their out-of-pocket costs will be.

### Lower out-of-pocket expenses compared to traditional PPO or Indemnity Plans

- Small office visit copay (not required for all plans)
- Most diagnostic and preventive services provided at no extra charge
- A reasonable patient charge applies for each basic and major service – orthodontia benefits are included at no additional premium cost
- No deductibles to pay
- No annual maximum

### Questions or Comments?

Please contact our Employee Benefits Hotline at  
800-541-7846