



## SUMMARY OF PPO SUPPLEMENTAL DENTAL PLAN BENEFITS

The plan pays a specific amount for each dental service based upon an established fee schedule. If you go to a DentalGuard Preferred Network provider, the benefits described below apply. If you go to a non-contracted dentist, the amounts charged over the scheduled fees are the patient's responsibility. Remember: You can save money and get more value from your dental benefits by seeing a Guardian in-network dentist!

	PPO PROVIDERS	NON-PPO PROVIDERS
<b>CALENDAR YEAR DEDUCTIBLE</b>	\$50.00 3x's Family Deductible	\$75.00 3x's Family Deductible
<b>BASIC SERVICES</b> <i>Fillings, Bridges, Oral Surgery Crown &amp; Denture Repair Endodontics, Periodontics</i>	80% of fee schedule	50% of fee schedule
<b>MAJOR SERVICES</b> <i>Crowns, Inlays, Certain Prosthodontic Services</i>	50% of fee schedule	50% of fee schedule
<b>CALENDAR YEAR MAXIMUM</b>	\$1,500 per person	\$1,500 per person
<b>PRE-DETERMINATION:</b> When a course of treatment is expected to cost \$300 or more and is of a non-emergency nature, have your dentist submit a treatment plan before he/she begins.		

Find a Guardian in-network dentist by you! Visit [www.GuardianLife.com](http://www.GuardianLife.com)

This is intended only as a brief summary of benefits. It is not an official statement of those benefits. For more specific information, please refer to the Certificate Booklet.

Important Information about DentalGuard Preferred 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. Waiting periods may also apply for some services. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment 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. GP-1-DG2000, et al.

The Guardian Life Insurance Company of America, New York, NY