



Guardian Dental Plan

www.guardianlife.com

DHMO Plan HMO network is First Commonwealth * †			PPO Plan PPO network is DentalGuard Preferred †		
Office Visit Co-pay		\$5		In PPO Network	Outside of PPO Network
Preventive and Diagnostic - Cleanings, Exams, X-Rays		100%	Preventive and Diagnostic - Cleanings and Exams only	100%	100%
Annual Deductible - Basic and Major Services		None	Annual Deductible - Basic and Major Services	\$50 for single \$150 for family	\$75 for single \$225 for family
Deductible Waived for Preventive Services		Yes	Deductible Waived for Preventive Services	Yes	No
Basic Services - Fillings, Composites, Sealants, Anterior and Bicuspid Root Canals, Non-Surgical Periodontics, Non-Surgical Extractions		80%	Basic Services - X-Rays, Fillings, Sealants, Anterior Composite Resins	80%	80%
Major Services - <u>Specialty:</u> Molar Root Canal, Surgical Perios, Surgical Extractions, Any Oral Surgery <u>Restorative:</u> Crowns, Dentures and Bridges		50%	Other Basic Services - Non-Surgical Periodontics, Endodontics, Oral Surgery Major Services - Surgical Periodontics, Crowns, Dentures and Bridges	50%	50%
Waiting Period - Major Services		None	Waiting Period - Major Services	None	None
Annual Max		None	Annual Max	\$1,000	\$1,000
Orthodontia		\$1,000 Savings	Orthodontia	\$1,000	\$1,000
Claim Payment Basis		Claimless	Claim Payment Basis	Guardian PPO Fee Schedule	URC 70th Percentile
Provider Choice		First Commonwealth DHMO Network	Provider Choice	Guardian PPO	Any Dental Provider
DHMO Rates (Bi-Weekly Rates)	Single 2-Person Family	\$4.10 \$8.20 \$11.85	PPO Rates (Bi-Weekly Rates)	Single 2-Person Family	\$7.75 \$15.55 \$24.25

* First Commonwealth is a wholly owned subsidiary of Guardian. Rates are effective 8/1/09 - 7/31/10.

† Dental network coverage is provided through co-payments based on a fixed-fee schedule that participating providers have agreed to accept.