

GUARDIAN SMALL GROUP SALES

Summary of Dental Benefits for 2-15 Lives

Preventive Services

- Emergency Palliative Treatment
- Fluoride Treatments - every six months to age 19
- Oral Examination - every six months
- Teeth Cleaning or Periodontal Maintenance (under Basic) - every six months
- Space Maintainers for Children - under age 16
- Sealants - permanent unrestored molar teeth - one treatment per tooth in 36 months
- X-Rays - four bitewings (in one visit) every twelve months, full mouth series every five years

Basic Services

- Laboratory Test
- Diagnostic Consultation - one per each dental specialty
- Periodontal Maintenance or Teeth Cleaning (under Preventive) - every 6 months
- Fillings - amalgam & composite (anterior & posterior)
- Crowns - stainless steel & prefabricated resin
- Repair of Crowns, Bridges and Dentures
- Endodontic Services/Root Canal Therapy
- Periodontal Services
- Uncomplicated Extractions
- Oral Surgery
- General Anesthesia/IV sedation - considered with 3 or more simple extractions or covered surgical procedures
- Injectable Antibiotics - for treatment of dental condition only

Major Services

- Bridges Installation - fixed and removable ^{1,2}
- Dentures - full and partial ^{1,2}
- Crowns - resin, porcelain and metal ¹
- Inlays, Onlays and Posts ¹

Call your Guardian Small Group Sales Representative for more information.

¹ A 10 year replacement limitation applies. ² A covered person may have one or more congenitally missing teeth or may have had one or more teeth lost or extracted before he/she became covered by this plan. Guardian will not pay for a dental prosthesis which replaces such teeth unless the dental prosthesis also replaces one or more eligible natural teeth lost or extracted after the covered person became covered by this plan.

DentalGuard Dental Insurance Plan General Limitations and Exclusions: 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. The plan does not pay for: oral services (except as covered under Preventive Services), orthodontic (unless expressly provided for), cosmetic or experimental treatments, any treatments 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-DNTL-90-1 et al.

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

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We take your business personallySM

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