



# Smile. There's an affordable way to care for your teeth.

## Helping you stay healthy

Taking care of your teeth can be expensive. That's why dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals. Plus, you save money and have the assurance that you are getting the care you want when you use one of our in-network dentists.

### Why choose Guardian® for your dental coverage

- We have been providing outstanding dental plans to Americans for more than 50 years. When you enroll in a Guardian Dental plan, you have access to one of the nation's largest dental networks, so you know there's always high quality dental care close by.
- From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

### How Guardian Dental can help save you money\*

Here is an example of how much a root canal can cost when you have dental insurance and use an in-network dentist vs. not having insurance.

Cost with no dental insurance	\$2,400
Cost with Guardian Dental and using in-network dentist	\$1,600
Your estimated savings with Guardian Dental Insurance:	\$800

### It's easy to use your plan

To find an in-network dentist go to [guardianlife.com](http://guardianlife.com) or download Guardian's "Find a Provider and ID Card" app to your mobile device.

### Get the benefits of having Guardian Dental

- No ID cards needed
- Quick and easy claim payments
- Convenient payroll deduction
- Most plans cover 100% of preventive care costs

## Learn more about Dental Insurance at [guardianlife.com](http://guardianlife.com)

The Guardian Life Insurance Company of America  
New York, NY  
[guardianlife.com](http://guardianlife.com)

\*Illustrative example only. See your plan for specific details regarding covered services.  
1 "Hours Lost to Planned and Unplanned Dental Visits Among US Adults," 2018, Center for Disease Control and Prevention. 2 "Oral Health Basics," May 2, 2018, Centers for Disease Control and Prevention. DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America®. © Copyright 2020 The Guardian Life Insurance Company of America. Policy Form #GP-1-DG2000, et al; GP-DEN-16.



### Did you know...?

92.4 million work or school hours are lost each year to emergency dental care in the U.S.<sup>1</sup>

80% of the U.S. population has had at least one cavity by age 34 and 50% show signs of periodontal (gum) disease.<sup>2</sup>

### LOW PLAN - Monthly Rates

Employee & Spouse	\$39.26
Employee & Child	\$45.20
Family	\$63.30

LOW PLAN	IN-NETWORK / OUT-OF-NETWORK
Deductible	Calendar Year
Individual	\$50, waived for preventive services
Annual Maximum	\$1,000

LOW PLAN	IN-NETWORK / OUT-OF-NETWORK
<b>Preventive Care</b>	
Cleaning (Prophylaxis) - 1 per 6 months	100%
Fluoride Treatments - 1 per 6 months, to age 19	100%
Oral Exams - 1 per 6 months	100%
Sealants (Per Tooth) - 1 per 36 months, to age 16	100%
X-Rays - Full mouth series, 1 per 36 months	100%
Space Maintainers/Harmful Habit Appliances	100%
<b>Basic Care</b>	
Fillings	80%
General Anesthesia	80%
Simple Extractions	80%
Complex Extractions	80%

\*The content and plan information contained in this document is provided to you by your Plan Sponsor, and Louisiana Community & Technical College System (LCTCS), and is for illustration purposes only. If you have questions about the actual terms of coverage including any applicable limits and exclusions, please contact your plan administrator for a copy of Certificate of Coverage issued by Guardian, or the Summary Plan Description. The Policy of Group Insurance and the Certificate of Coverage provide the terms of your coverage, and control in the event of any conflict with any other documents. \*\* Frequencies and limits apply.

Important information about Guardian's DentalGuard Indemnity and 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 provide for), cosmetic or experimental treatments, any treatments to the extent benefits are payable by any other payor or for which no change 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 documents are the final arbiter of coverage.



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## HIGH PLAN - Monthly Rates

Employee & Spouse	\$58.54
Employee & Child	\$62.46
Family	\$90.24

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New York, NY  
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HIGH PLAN	IN-NETWORK / OUT-OF-NETWORK
Deductible	Calendar Year
Individual	\$50, waived for preventive services
Family	3 per family
Annual Maximum	\$1,500
Network	DentalGuard Preferred

HIGH PLAN	IN-NETWORK / OUT-OF-NETWORK
<b>Preventive Care</b>	
Cleaning (Prophylaxis) - 1 per 6 months	100%
Fluoride Treatments - 1 per 6 months, to age 19	100%
Oral Exams - 1 per 6 months	100%
Sealants (Per Tooth) - 1 per 36 months, to age 16	100%
X-Rays - Full mouth series, 1 per 36 months	100%
Space Maintainers/Harmful Habit Appliances	100%
<b>Basic Care</b>	
Fillings	80%
General Anesthesia	80%
Simple Extractions	80%
Complex Extractions	80%
Repair & Maintenance of Crowns, Bridges & Dentures	80%
<b>Major Care</b>	
Periodontal Services	50%
Periodontal Maintenance - 1 per 6 months	50%
Periodontal Surgery	50%
Endodontics Services	50%
Implants	50%
Periodontal Maintenance - 1 per 6 months	50%
Bridges & Dentures	50%
Crowns	50%

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HIGH PLAN	ORTHODONTIA SERVICES
Deductible	None
Coinsurance	50%
Lifetime Maximum	\$1,000
Covers	Adults & children (update to age 26)

HIGH PLAN	MAXIMUM ROLLOVER
Threshold	\$700
Rollover Amount	\$350
In-Network Amount	\$500
Account Limit	\$1,250

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