

# Questions and Answers

## The Guardian's DentalGuard Preferred Program

### ***What is Guardian's DentalGuard Insurance?***

An opportunity to help protect and care for your smile — and your family's — at affordable group rates. You pay plan premiums through convenient payroll deduction.

### ***Can I visit any dentist or specialist or only certain ones?***

If you go to a DentalGuard Preferred Network Provider, the benefits described on the Benefit and Cost Summary will be paid based on a reduced fee schedule (this will mean less out-of-pocket). The network provider cannot balance bill charges in excess of the fee schedule and you get more services with your yearly maximum. If you go to a non-contracted dentist, the benefits will be based on usual, customary and reasonable rates for a given area.

### ***What is a plan deductible and/or annual maximum?***

A *deductible* is the dollar amount of covered dental expenses you must pay during the year before benefits are paid by The Guardian. An *annual maximum* is the maximum amount your dental plan will pay in benefits during the year. Both are generally based on the calendar year. Deductibles and annual maximums apply to each covered person.

### ***What is co-insurance?***

For some service categories, you may share in the cost of your dental expenses. This is represented as a percentage of the usual, customary, and reasonable level (if a non-network dentist is used) *or* a percentage of the negotiated fee for covered services (if a network dentist is used). The percentage of co-insurance usually depends on the type of service received: Preventive, Basic or Major.

### ***What is a negotiated fee-for-service?***

This refers to the set maximum fees for services that have been negotiated with our contracted network dentists and specialists. These average 30% less than the fees they usually charge.

### ***What is pre-treatment review?***

For all courses of treatment expected to exceed \$300, your dentist should submit a report to The Guardian describing the proposed treatment and itemizing expected charges. We will review the report and send the dentist an estimate of benefits we will pay. This will help ensure that you receive the best and most appropriate treatment necessary. Emergency treatment, oral examinations, cleaning, and x-rays may be performed before the review is prepared.

### ***When I visit a dentist, are there any claim forms to fill out?***

Network dentists have contracted with The Guardian to submit claim forms and accept benefits directly from The Guardian.

Some non-network dentists may submit claims directly to The Guardian. More often, however, non-network dentists will require that you pay for services at the time they are rendered. Afterwards, complete a simple claim form and forward it to us along with a copy of your payment receipt.



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***How can I find a network dentist or specialist near me?***

You may either refer to your DentalGuard Preferred provider directory or locate a dentist on the Internet using our on-line listing at [www.GuardianLife.com](http://www.GuardianLife.com).

***Do all my covered family members have to go to the same network or non-network dentists?***

No. In fact, if they wanted to, every family member could go to a different network or non-network dentist or specialist, every time they need care.

***What does usual, customary, and reasonable mean?***

Usual, customary, and reasonable (UCR) charges for covered services are determined by using the usual level of charges made by the majority of dentists in the same geographic area for the same service. If your dentist's fee is lower than the UCR charge, the plan will pay benefits based on the actual fee. If the fee is higher, the plan will pay benefits based only on the UCR charge, and you are responsible for any amount above the UCR limit.

***When will my coverage go into effect?***

Your benefits coordinator will notify you when your coverage takes effect.

**DentalGuard 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 hygiene services (except as covered under preventive services), orthodontia (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.

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