



GUARDIAN®

Moore College of Art & Design

# Benefits Plan

Here is your new coverage. Make sure you return the completed form, if applicable, to your plan administrator.

If you miss the deadline, the coverage may be delayed or you may not be eligible for enrollment this year and proof of insurability *may* be required.

## HIGHLIGHTS:

- Protect your family's future, with life coverage
- Disability coverage provides a regular check if you have an accident or illness
- Comprehensive dental care for all your needs

## Questions? Concerns?

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Helpline (888) 600-1600

Call weekdays, 8:00AM to 8:30PM, EST

Learn more about Guardian at  
[www.guardianlife.com](http://www.guardianlife.com).



## Why Dental Insurance?

Good oral hygiene is important, not only for looks, but for general health as well. A routine dental examination can detect symptoms of more than 125 diseases, including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease. Regular check ups and cleanings can save you the pain and expense of future problems. Dental insurance will keep these visits affordable and is a cost-effective way to minimize health care costs for you and your family. The American Dental Hygienists' Association estimates that for every \$1 spent on prevention or oral health care, as much as \$8 to \$50 is saved on future emergency and restorative procedures. Using your dental insurance for regular dental check ups can improve your health by helping you:

- 1) Prevent Oral Cancer:** According to The Oral Cancer Foundation, someone dies from oral cancer every hour of every day in the United States alone. When you have your dental cleaning, your dentist is also screening you for oral cancer, which is highly curable if diagnosed early.
- 2) Prevent Gum Disease:** Gum disease is an infection in the gum tissues and bone that keep your teeth in place and is one of the leading causes of adult tooth loss. If diagnosed early, it can be treated and reversed. If treatment is not received, a more serious and advanced stage of gum disease may follow. Regular dental cleanings and check ups, flossing daily and brushing twice a day are key factors in preventing gum disease.
- 3) Help Maintain Good Physical Health:** Recent studies have linked heart attacks and strokes to gum disease, resulting from poor oral hygiene. A dental cleaning every six months helps to keep your teeth and gums healthy and could possibly reduce your risk of heart disease and strokes, as well as many other serious conditions.
- 4) Keep Your Teeth:** Since gum disease is one of the leading causes of tooth loss in adults, regular dental check ups and cleanings, brushing and flossing are vital to keeping as many teeth as you can. Keeping your teeth means better chewing function and ultimately, better health.
- 5) Prevent the Need for Advanced Treatment:** Your dentist and hygienist will be able to detect any early signs of problems with your teeth or gums that can be easily treatable. If these problems go untreated, root canals, gum surgery and removal of teeth could become the only treatment options available.
- 6) Have a Bright and White Smile:** Your dental hygienist can remove most tobacco, coffee and tea stains. During your cleaning, your hygienist will also polish your teeth to a beautiful shine.
- 7) Protect your children's health:** Tooth decay is the most common chronic childhood disease, five times more common than asthma and results in a loss of 51 million school hours each year. Regular check ups can help prevent tooth decay in your children.

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Sources: [www.about.com](http://www.about.com), American Academy of Pediatrics

# Dental Plans

## UNDERSTAND YOUR PLAN

With your **PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

UNDERSTAND YOUR PLAN	PPO	
	<i>In-network</i>	<i>Out-of-network</i>
<b>Calendar year deductible</b>		
Individual	\$50	\$50
Family limit	3 per family	
Waived for	Preventive	Preventive
<b>Charges covered for you (co-insurance)</b>	<i>In-network</i>	<i>Out-of-network</i>
Preventive Care (e.g., cleanings)	100%	100%
Basic Care (e.g., fillings)	100%	80%
Major Care (e.g., crowns, dentures)	60%	50%
Orthodontia	50%	50%
<b>Annual Maximum Benefit</b>	\$1500	\$1000
	Combined In-Network and Out-of-Network maximum of \$1500 with Out-of-Network benefits limited to \$1000	
<b>Maximum Rollover</b>	Yes	
Rollover Threshold	\$500	
Rollover Amount	\$250	
Rollover In-network Amount	\$350	
Rollover Account Limit	\$1000	
<b>Lifetime Orthodontia Maximum</b>	\$1000	
<b>Network</b>	DentalGuard Preferred	

## YOUR GUARDIAN PLAN OFFERS:

If you enroll in Dental, you receive a Vision Access Plan at no additional charge. Visit any network doctor in your Access Plan and you'll receive discounts on exams, glasses, contacts and laser vision surgery.

**Family coverage** for spouse and children to age 20 (26 if full-time student)

**Orthodontia coverage** for adults and children

**No charge for preventive care** (subject to plan limits)

**Maximum rollover** If a member submits at least one claim and stays under the claims threshold, a part of the unused maximum will be rolled over for use in future years.

**Find out** if your dentist is in Guardian's network at [www.guardianlife.com](http://www.guardianlife.com)

**CATEGORY PLAN DETAILS**

**PPO**

*Plan pays (on average)*

		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:	Once Every 6 Months	
	Fluoride Treatments	100%	100%
	Limits:	Under Age 14	
	Oral Exams	100%	100%
	Sealants (per tooth)	100%	100%
	X-rays	100%	100%
Basic Care	Anesthesia	100%	80%
	Fillings (one surface)	100%	80%
	Perio Surgery	100%	80%
	Periodontal Maintenance	100%	80%
	Frequency:	Once Every 6 Months (Standard)	
	Repair & Maintenance of Crowns, Bridges & Dentures	100%	80%
	Root Canal	100%	80%
	Scaling & Root Planing (per quadrant)	100%	80%
	Simple Extractions	100%	80%
	Surgical Extractions	100%	80%
Major Care	Bridges and Dentures	60%	50%
	Inlays, Onlays, Veneers**	60%	50%
	Single Crowns	60%	50%
Orthodontia	Orthodontia	50%	50%
	Limits:	Adults & Child(ren)	

Please note: The plan details listed here are some of the most common services related to dental coverage. The co-insurance percentages for the PPO plan options correspond to the coverage categories of Preventive, Basic, Major and Orthodontia listed in the table above.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury and only when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age of 19; full-time student age does not apply to the initial placement of the appliance. Orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period.

**EXCLUSIONS AND LIMITATIONS**

- 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. 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. Contract # GP-1-DG2000 et al.
- **Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3 - DG2000

## UNDERSTANDING YOUR BENEFITS—DENTAL

<b>Basic care</b>	Moderately complex dental services. Most plans consider fillings and extractions to be basic care.
<b>Co-insurance</b>	The portion of the covered charge paid by Guardian.
<b>Claims Payment Basis</b>	<b>PPO &amp; NAP</b> The usual cost for a specific dental service in your area. Amounts over the specified Usual Customary & Reasonable percentile (90%) are usually the patient's responsibility: <b>In-Network:</b> Benefits are based on a negotiated contracted fee schedule, and no balance billing. <b>Out-of-Network:</b> Benefits are based on usual, reasonable, and customary rates for a given area.
<b>Deductible</b>	The amount of charges you and your family must pay each plan year before the plan pays you any benefits.
<b>Family limit</b>	Maximum number of deductibles your family must pay in each plan year before this plan starts paying benefits for all covered family members for the rest of the plan year.
<b>In-network charges</b>	Charges for services provided by dentists who are a member of your plan's network.
<b>Major care</b>	More complex dental services. Most plans consider crowns and dentures to be major care.
<b>Out-of-network charges</b>	Charges for services provided by dentists who are not members of your plan's network.
<b>Plan year</b>	The 12 month period used to apply this plan's deductible and annual maximum. Your plan's plan year is the calendar year.
<b>PPO (Preferred Provider Organization)</b>	Plan that lets you visit any dentist, but usually provides better benefits for the services of PPO network dentists. PPO dentists have agreed to accept discounted fees as payment in full.
<b>Preventive care</b>	Most routine dental services. Most plans consider checkups and cleanings to be preventive care.