



GUARDIAN®

ADP TotalSource – Northeast Region Benefit Summary

In-Network Deductible - None
Out-of-Network Deductible - \$50 (Not waived for Preventive Services)

Services	Percentage Paid	
	<u>In-Network</u>	<u>Out-of-Network</u>
Preventive Services	100%	100%
Emergency Palliative Treatment		
Oral Examination – every 6 months		
X-Rays – 4 bitewings every 12 months, full mouth series every 5 years		
Teeth Cleaning – every 6 months		
Fluoride Treatments for Children – every 6 months under age 14		
Space Maintainers for Children – under age 16		
Topical Sealants for unrestored molar teeth – 1 treatment for child(ren) under 16 in a 3 year period		
Basic Services	90%	75%
Laboratory Test		
Diagnostic Consultation – one per year		
Fillings: Amalgam, Silicate, Acrylic		
Crowns: Stainless Steel		
Oral Surgery – simple extractions		
Repairs of dentures, bridgework, crowns, etc.		
General Anesthesia – surgical procedures only		
Injectable Antibiotics – for treatment of a dental condition only		
Major Services	60%	50%
Bridges Installation – fixed and removable		
Endodontic Services/Root Canal Therapy		
Periodontal Services		
Oral Surgery – complex extractions		
Dentures – Full and Partial		
Crowns: Acrylic Metal, Porcelain		
Inlays/Onlays/Posts		
Annual Maximum		
There is a \$1,200 annual maximum for Preventive, Basic and Major services combined.		
Orthodontic Services	50%	50%
\$1,200 Lifetime Maximum for child(ren) under age 19		
The deductible and maximum rollover does not apply to Orthodontic services.		



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Maximum Rollover:

With Maximum Rollover, we'll roll over a portion of each member's unused annual maximum, called the Maximum Rollover Amount, into his or her Maximum Rollover Account (MRA). The MRA can be used in future years, if a member reaches the plan's Annual Maximum.

To qualify, a member must submit a claim and not exceed the paid claims Threshold during the benefit year. The employee and each insured dependent maintain separate MRAs based on their own claim activity. Each member's MRA may not exceed the MRA limit.

PLAN ANNUAL MAXIMUM	THRESHOLD	MAXIMUM ROLLOVER AMOUNT	MAXIMUM ROLLOVER ACCOUNT LIMIT
\$1200	\$600	\$300	\$1200

Additional Information:

- Children are covered up to age 26, regardless of student status.
- Deductibles are limited to 3 per family (\$150 maximum).
- All benefit payments for out-of-network services are based on the 80th percentile of usual, reasonable, and customary rates for given area.
- Dental Claims - P. O. Box 2459, Spokane, WA 99210-2459, ph: 1-800-541-7846, fax: 509-468-4590.
- Guardian has contracted with dental providers to provide discounts off services and procedures to Guardian dental plan members. To locate a provider, please reference our On-Line Provider Directory at www.GuardianLife.com.
- Pre-determination Review - Guardian will gladly assist you and your dentist by determining what benefits could be payable for services and procedures over \$300. Have your dentist fax your treatment plan to Guardian, note that it is a pre-determination review and we will let your dentist know what benefits would be payable. (This includes orthodontic treatment if your plan includes it)

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.

College Tuition Benefit:

College Tuition Benefits are included for all ADP TotalSource members with Guardian dental coverage. To learn more about the program and start earning Tuition Rewards for your children, grandchildren, nieces and nephews, simply Register and Set Up your Tuition Rewards account by visiting: www.Guardian.CollegeTuitionBenefit.com.

The username for online registration is always the ADP TotalSource Guardian Dental Group Plan #: **404556**

The password is always the same, too: **Guardian**

This handout is for illustrative purposes. You will receive benefit booklets.
If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.