Summary of Benefits

Dental Benefit Summary

Group ID: 00436156

Group Name: CAPITAL AREA COMMUNITY ACTION AGENCY

Waiting Period: 1st of the month following 60 day(s)

Coverage Type: Voluntary

Class: 0001 ALL ELIGIBLE EMPLOYEES

As of Date: 10/12/2017

Plan Information

Your dental networks are: Dental - DentalGuard Pref - Dayton/Gainesville and Dental - DentalGuard Pref - Dayton/Gainesville Buy-Up

Coverage Information

	Dental - DentalGuard Pref - Dayton/Gainesville		**Dental - DentalGuard Pref - Dayton/Gainesville Buy-Up**	
What's the most cost-effective way to use dental insurance?	You may go to any dentist, however those who belong to the **Dental - DentalGuard Pref - Dayton/Gainesville** network will be most cost effective.		You may go to any dentist, however those who belong to the **Dental - DentalGuard Pref - Dayton/Gainesville Buy-Up** network will be most cost effective.	
	In Network	Out of Network	In Network	Out of Network
Calendar year deductible	$50, Once the annual deductible is met by each of three family members, no further deductibles apply.	$100, Once the annual deductible is met by each of three family members, no further deductibles apply.	$50, Once the annual deductible is met by each of three family members, no further deductibles apply.	$50, Once the annual deductible is met by each of three family members, no further deductibles apply.
Preventive	Waived	Waived	Waived	Waived
Basic	Not Waived	Not Waived	Not Waived	Not Waived
Major	Not Waived	Not Waived	Not Waived	Not Waived
Calendar Year Maximum Benefit	The amount shown in the out of network field is your combined Calendar Year maximum for both in and out of network services.	$1,000	$1,500	$1,000
Maximum rollover	Yes	Yes	Yes	Yes
Monthly Switch	Not Available	Not Available	Not Available	Not Available
	How much does the plan pay?	How much does the plan pay?(as a percentage of fee	How much does the plan pay?	How much does the plan pay?(as a percentage of

	Dental - DentalGuard Pref - Dayton/Gainesville		Dental - DentalGuard Pref - Dayton/Gainesville Buy-Up	
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	In Network	Out of Network	In Network	Out of Network
		schedule.)		reasonable and customary.)
Office Visit Co-pay (one office visit may cover multiple services)	None	None	None	None
Preventive Care:	100%	100%	100%	100%
Bitewing X-Rays	100%	100%	100%	100%
Full Mouth X-Rays	100%	100%	100%	100%
Cleaning	100%	100%	100%	100%
Oral Exams	100%	100%	100%	100%
Sealants (per tooth)	100%	100%	100%	100%
Basic Care:	80%	50%	90%	80%
Fillings (one surface)	80%	50%	90%	80%
General Anesthesia[1]	80%	50%	90%	80%
Scaling & Root Planing (per quadrant)	80%	50%	90%	80%
Simple Extractions	80%	50%	90%	80%
Major Care:	50%	25%	60%	50%
Dentures	50%	25%	60%	50%
Single Crowns	50%	25%	60%	50%
Orthodontia	Not Available	Not Available	Not Available	Not Available

General Exclusions

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO plans:

This policy provides dental insurance only. Coverage is limited to 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 (unless they are expressly provided for).
- 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-DEN -16 et al.

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

1 Restrictions apply and may be subject to medical necessity.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.

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