



DENTAL GUARD 2000 BENEFITS
ANNUAL MAXIMUM BENEFIT PER PERSON \$1000

Preventive Services -100% in accordance with UCR schedule of benefits.

Deductible waived both in and out of network for preventive care. Services covered include 2 cleanings per year/per person, x-rays, oral exam, fluoride treatments, space maintainers, sealants for children and emergency treatment.

Basic Services - 90% for In-network Providers– 80% for Out-of-network providers in accordance with UCR schedule of benefits.

After deductible of \$50/person for in-network providers and \$75/person for out-of-network providers is met. Services covered include fillings, extractions, oral surgery, periodontal services, root canal, anesthesia, repair and maintenance of bridgework, dentures and crowns.

Major Services - 60% for In-network Providers—50% for Out-of-network providers in accordance with UCR schedule of benefits.

After deductible of \$50/person for in-network providers and \$75/person for out-of-network providers is met. No waiting period for major services when enrollment is within guidelines listed below. Services covered include crowns, inlays, bridges, post & cores, **(when medically necessary)** full and partial dentures. **No orthodontia coverage under this policy.**

Dental claims are processed in accordance with usual, customary and reasonable (UCR) schedule of benefits. Other limitations may apply. Please see your contract or contact Guardian at 1-800-541-7846.

Quarterly (Monthly) Premium:

Individual:	\$152.43 (\$50.81)
Employee + 1	\$287.28 (\$95.76)
Family	\$406.38 (\$135.46)

IMPORTANT DETAILS

New members must enroll within 90 days of establishing membership or during Open Enrollment. Open enrollment is March 1 for an April 1st effective date. New employees may enroll for coverage effective the 1st of the month following 30 days of employment or during Open Enrollment.

Enrollment at any other time will result in **“Late Enrollment Penalties” (1 yr wait on major services)** being applied.

Eligible dependents covered to age 26.

All employees must work at least 30 hours per week minimum.

Businesses with 1-4 employees: 100% of those eligible must participate.

Businesses with 5 or more employees: 75% of those eligible must participate.

Pre-determination of benefits for all procedures of \$300 or more is recommended.

All insurance is billed quarterly and includes a \$15 administrative fee and, a one time set up fee of \$20 is charged for each new employee.

For applications or further questions, contact Monique at 439-0512 or email monique@bethlehemchamber.com