



Guardian Dental PPO Benefit and Rate Sheet for 2026 Effective Dates

Available in CA¹
Individual and Family Plans

Choose One:					
Plan Name	Split Value DT F0060H		Value PPO 1000 DT F0060D, DT F0060E, DT F0060F		
Network	DentalGuard Preferred IN NETWORK	OUT OF NETWORK	DentalGuard Preferred IN NETWORK	OUT OF NETWORK	
Deductible					
Individual	\$50	\$75	\$50	\$50	
Family	3 per family	3 per family	3 per family	3 per family	
Waived for Preventive	Yes	No	Yes	No	
Annual Max Benefit	\$1500	\$1000	\$1000	\$1000	
Orthodontic Lifetime Max	\$1000	\$1000	N/A	N/A	
Dental Benefit					
Preventive Services	100%	90%	100%	100%	
Cleaning Allowances	Once every 6 months	Once every 6 months	Once every 6 months	Once every 6 months	
Basic Services	80%	50%	60%	60%	
Endodontic	Major Service 50%	0%	Major Service 50%	Major Service 50%	
Periodontal	Major Service 50%	0%	Major Service 50%	Major Service 50%	
Oral Surgery	Major Service 50%	0%	Major Service 50%	Major Service 50%	
Major Services	50%	0%	50%	50%	
Prostodontics	50%	0%	50%	50%	
Implants	No ²	No ²	No ²	No ²	
Missing Tooth Clause	Yes ³	N/A	Yes ⁴	N/A	
Major Service Waiting Period	N/A	N/A	N/A	N/A	
Reimbursement Schedule	PPO Fee Schedule	PPO Fee Schedule	PPO Fee Schedule	PPO Fee Schedule	
Orthodontic Benefit					
Orthodontics	50%		N/A ⁹		
Orthodontics Available To	Adult or Child		N/A		
Orthodontic Waiting Period	N/A		N/A		
Monthly Rates			DT F0060D So. Cal (LA)⁶	DT F0060E So. Cal (SD)⁷	DT F0060F Nor. Cal⁸
Member Only	\$44.74		\$55.14	\$55.14	\$60.47
Member + Spouse/DP	\$88.20		\$116.50	\$116.50	\$127.79
Member + 1 Child	\$88.20		\$116.50	\$116.50	\$127.79
Member + Children	\$116.53		\$167.61	\$167.61	\$184.13
Member + Family	\$116.53		\$167.61	\$167.61	\$184.13
Rate Guarantee	None ⁵		None ⁵	None ⁵	None ⁵
Monthly Admin Fee			\$5.00		

¹ Guardian plans are available to individuals and families residing in CA.

² - ⁴ Not covered

⁵ Individual and Family plans (IFP) renew every November 1, regardless of when originally enrolled.

⁶ Available in the following California counties: Orange, Los Angeles, Riverside, San Bernardino, Kern, Santa Barbara, and Ventura.

⁷ Available in the following California county: San Diego

⁸ Available in the following California counties: Sacramento, Placer, San Mateo, Fresno, San Joaquin, Stanislaus, Alameda, Contra Costa, Marin, Santa Clara, and San Francisco.

⁹ Orthodontic discounts may be available from a Guardian DentalGuard contracted Preferred PPO network Orthodontist.