

Inshore Benefits

Employer Sponsored Guardian Dental Plans

Effective January 1, 2023*

Benefit Comparison and Rates for 1-500 Employees



*Rates are subject to change. Check with Inshore Benefits for the most current benefits and rates for your requested effective date.

DPPO DENTAL PLANS						DHMO DENTAL PLANS Available in CA only	
	Split Value ¹ DT F0060H	1500 Standard ¹ DT F0060G	2000 Standard ¹ DT F0060A	1500 UCR ² DT F0060C	2500 UCR ² DT F0060B	Low Option DHMO 4H G0073A/4H G0073B U30	High Option DHMO 4H G0073E/4H G0073F U50
Network	IN NETWORK	IN NETWORK	IN NETWORK	IN NETWORK	IN NETWORK	IN NETWORK	IN NETWORK
Deductible							
Individual	\$50	\$50	\$50	\$50	\$50	N/A	N/A
Family Limit	3 per family	3 per family	3 per family	3 per family	3 per family	N/A	N/A
Waived For	Preventive Care	Preventive Care	Preventive Care	Preventive Care	Preventive Care	N/A	N/A
Eligibility							
Group Size Dental Services	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled
Group Size Orthodontics	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled	1-500 enrolled
Waiting Periods							
Major	None	None	None	None	None	None	None
Waived for Major (if there was prior group coverage)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Orthodontics	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dental Services						You pay a copay for each covered benefit	
Preventive Care	100%	100%	100%	100%	100%	\$0/cleaning 2x/year	\$0/cleaning 2x/year
Basic Services	80%	80%	80%	80%	80%	See Copay Schedule	See Copay Schedule
Major Services	50%	50%	60%	50%	60%	See Copay Schedule	See Copay Schedule
Periodontal Surgery	50%	50%	60%	50%	60%	\$200 - \$380	\$75-\$195
Endodontic Surgery	N/A	N/A	N/A	N/A	N/A	N/A	N/A

¹You can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are limited to our PPO fee schedule.

²You can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a 80th percentile of the prevailing fee data for the dentist's zip code.