

## **Guardian PPO VOLUNTARY Benefit and Rate Sheet**



Available in CA<sup>1</sup> Group Size: 1+

| Plan Name                    | Split Value PPO Group<br>DT F0060H  |                         | 1500 Standard<br>DT F0237A         |                     |
|------------------------------|-------------------------------------|-------------------------|------------------------------------|---------------------|
| Network                      | DentalGuard Preferred<br>IN NETWORK | OUT OF NETWORK          | DentalGuard Prefered<br>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                  | \$1500                             | \$1500              |
| Orthodontic Lifetime Max     | \$1000                              | \$1000                  | \$1100                             | \$1100              |
| 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%                     | 80%                                | 80%                 |
| 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%                 |
| Prosthodontics               | 50%                                 | 0%                      | 50%                                | 50%                 |
| Implants                     | No <sup>2</sup>                     | No <sup>2</sup>         | No <sup>2</sup>                    | No <sup>2</sup>     |
| Missing Tooth Clause         | Yes <sup>3</sup>                    | N/A                     | No <sup>4</sup>                    | 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%                                 |                         | 50%                                |                     |
| Orthodontics Available To    | Adult or Child                      |                         | Adult or Child                     |                     |
| Orthodontic Waiting Period   | N/A                                 |                         | N/A                                |                     |
| Rates for 2024 Effective Da  | ntes - \$15 administration fee      | applies to each monthly | invoice.                           |                     |
| Member Only                  | \$49.07                             |                         | \$66.08                            |                     |
| Member + Spouse/DP           | \$96.30                             |                         | \$129.84                           |                     |
| Member + 1 Child             | \$96.30                             |                         | \$129.84                           |                     |
| Member + Children            | \$127.09                            |                         | \$171.40                           |                     |
| Member + Family              | \$127.09                            |                         | \$171.40                           |                     |
| Rate Guarantee               | 1 year                              |                         | 1 year                             |                     |

SIC code is required. Certain industries are ineligible to purchase these plans, such as: Dental Offices 8021, Dental Labs 8071, Medical Labs 8072, and Seasonal Employees, Part-time help and groups without an SIC. This is a summary of benefits. For more detailed information, view the carrier's Summary of Benefits.

1 Guardian plans are available to groups of 1 or more enrolled employees. Group must be headquartered in CA. Employees and their enrolled dependents must reside in CA. Voluntary plans assume employer is paying 0%-100% of the member's premium.

- 2 Not covered.
- 3 Not covered.
- 4 Some limitations. See Evidence of Coverage.

Inshore Benefits is a product portfolio of North Ranch Benefits Trust | Website: InshoreBenefits.com Inshore Benefits is marketed by Warner Pacific Insurance Services, Inc. | Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: quoting@warnerpacific.com Inshore Benefits is administrated by Pathian Administrators | Phone: (800) 786-6525 | Fax: (818) 960-0141 | Email: inshore@pathianadministrators.com