

**Bank Street College of Education
Guardian Group Dental Plan - G317883**

UNDERSTAND YOUR PLAN

With your PPO plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

	<u>PPO PROVIDERS</u>	<u>NON-PPO PROVIDERS</u>
	In-network	Out-of-network
<u>CALENDAR YEAR DEDUCTIBLE</u> (3 per Family) <i>*Deductible Waived for Preventive Services in-network</i>	\$25	\$25
<u>PREVENTIVE SERVICES</u> Oral Exam, X-Rays Teeth Cleaning (1 every 6 months) Fluoride Treatment (Children under the age of 14) Space Maintainers (Children under age 16) Topical Sealants (Children under age 16) Emergency Treatments	100%	100%
<u>BASIC SERVICES</u> Fillings, Root Canals Repair & Maintenance of Bridgework & Dentures Periodontal Maintenance (1 every 6 months) Extractions & other Oral Surgery Anesthesia Stainless Steel & Acrylic Crowns Scaling & Root Planning (per quadrant)	100%	80%
<u>MAJOR SERVICES</u> Gold/Porcelain Crowns & Fillings Installation of Bridgework & Dentures Implants **Inlays, Onlays, Veneers **Orthodontia	60%	50%
		(Not Covered)
<u>CALENDAR YEAR MAXIMUM</u>		\$1000

DEPENDENT DEFINITION: Legal spouse and unmarried children to age 20, or 26 if unmarried and a full-time student.

PRE-DETERMINATION: When a course of treatment is expected to cost \$200 or more and is of a non-emergency nature, have your Dentist submit a treatment plan before he/she begins.

LATE ENTRANTS: A late entrant is an employee or dependent who does not enroll on the plan within the 31 days after becoming eligible. A late entrant is subject to the following waiting periods before certain services will be covered:

Preventive Services	No waiting period
Basic Services	Covered after insured under the Plan 6 months
Major Services	Covered after insured under the plan 12 months

For inquires concerning Providers or Claims please call our Dental Claim office at 888-278-4542

** Crowns, Inlays, onlays and Labial Veneers are covered only when needed because of decay or injury and only when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age of 19; full-time student age does not apply to the initial placement of the appliance. Orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period.

All out-of-network benefits are based on usual, customary and reasonable rates for a given area.

This is intended only as a brief summary of benefits. It is not an official statement of those benefits. For more specific information, refer to your benefit booklet.