

Dental Benefits

Customer Service: (800) 541-7846

**Websites: www.guardianlife.com
www.guardiananytime.com**

Group Number: G-429698



Plan Benefits	Core Plan (In Network/Out of Network)	Buy-Up Plan (In Network/Out of Network)
Annual Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Calendar Year Maximum	\$1,000 with max rollover	\$1,500 with max rollover
Class I Diagnostic and Preventive	100%, deductible waived	100%, deductible waived
Class II Basic	80% after deductible/ 50% after deductible	90% after deductible/ 80% after deductible
Class III Major	50% after deductible/ 25% after deductible	60% after deductible/ 50% after deductible
Class IV Orthodontia (dependents to age 19)	\$750 lifetime maximum	\$1,500 lifetime maximum

Employee Payroll Deductions

Monthly Payroll Deduction		
	Core Plan	Buy-Up Plan
Employee Only	\$23.82	\$37.28
Employee + One	\$51.66	\$81.92
Family	\$88.70	\$140.51
Bi-Weekly Payroll Deductio		
	Core Plan	Buy-Up Plan
Employee Only	\$10.99	\$17.21
Employee + One	\$23.84	\$37.81
Family	\$40.94	\$64.85

As an employee at LMU, you have the choice of two dental plans, the Core and Buy-Up Current Plans. Both are offered by Guardian and both use the DentalGuard Preferred Network.

Under both plans, if you choose a provider in the DentalGuard Preferred Network, you will see significant savings and discounts. Additionally, the provider's office will file a claim for you so there is no paperwork for you to fill out. To find an in-network dentist near you go to the Guardian website, www.guardianlife.com, and click on the "Find a Provider" link. Please be sure to consult either the online directory or Guardian customer service to confirm that your dentist is in the network. A covered person may be eligible for a rollover of a portion of unused benefit. See your certificate for details.

If you choose a provider not in the Network, you will have to fill out a Dental Transmittal Form after each visit and charges in excess of the 90th percentile of "usual and customary" charges will be your responsibility.

Dental services are divided into four classes- Diagnostic and Preventive, Basic, Major, and Orthodontia. Class I (Diagnostic and Preventive) includes services such as exams, cleanings, x-rays and fluoride treatments. Class II (Basic) includes fillings, simple extractions and repair and maintenance of crowns, bridges and dentures. Class III (Major) includes placement of bridges and dentures, crowns, implants, inlays, onlays and veneers. Services related to endodontics and periodontics fall under Classes II and III depending on which plan you choose. Some services will require prior authorization. Class IV (Orthodontia) is available for dependent children only up to age 19.

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, NEW YORK, NY