

# Dental Insurance

Living Branches offers one dental plan administered by Guardian. The plan allows you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Guardian’s allowed amount and what the dentist may charge, also known as “balance billing”.

**Guardian**  
 1-800-541-7846  
[www.guardianlife.com](http://www.guardianlife.com)

## Dentalguard Preferred

IN-NETWORK	
DEDUCTIBLE	
Individual / Family	\$50 / \$150
ANNUAL MAXIMUM	
Per covered person	\$1,000
PREVENTIVE CARE	
Oral Exams (once/6 months), Cleanings, X-Rays, Fluoride Applications	\$0
BASIC PROCEDURES	
Fillings, Periodontal Maintenance, Simple Extractions, General Anesthesia	Plan pays 80%
MAJOR PROCEDURES	
Root Canals, Crowns, Inlays, Bridges, Dentures	Plan pays 25%
ORTHODONTIA (Children up to age 19)	
Lifetime Maximum	40% up to \$1,000
OUT-OF-NETWORK	
Refer to Summary of Benefits and Coverage	
BI-WEEKLY COST FOR DENTAL COVERAGE	
Employee Only	\$3.76
Employee + Spouse	\$22.22
Employee + Child(ren)	\$20.93
Employee + Family	\$39.81