

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

Plan Year: July 1, 2025 – June 30, 2026

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	\$3.71
---------------	--------

Employee + Spouse	\$22.12
-------------------	---------

Employee + Child(ren)	\$20.84
-----------------------	---------

Employee + Family	\$39.67
-------------------	---------