

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: June 1, 2024 – May 31, 2025

Dentalguard Preferred

IN-NETWORK

DEDUCTIBLE

Individual / Family	\$50 / \$150
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ANNUAL MAXIMUM

Per covered person	\$1,000
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PREVENTIVE CARE

Oral Exams (once/6 months), Cleanings, X-Rays, Fluoride Applications	\$0
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BASIC PROCEDURES

Fillings, Periodontal Maintenance, Simple Extractions, General Anesthesia	Plan pays 80%
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MAJOR PROCEDURES

Root Canals, Crowns, Inlays, Bridges, Dentures	Plan pays 25%
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ORTHODONTIA (Children up to age 19)

Lifetime Maximum	40% up to \$1,000
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OUT-OF-NETWORK – Refer to Summary of Benefits and Coverage

BI-WEEKLY COST FOR DENTAL COVERAGE

Employee Only	\$3.76
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Employee + Spouse	\$22.22
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Employee + Child(ren)	\$20.93
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Employee + Family	\$39.81
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