## **Dental Insurance**

Tel Hai offers one dental plan through Guardian. It is a PPO plan. 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." Please use group number **542044**. This is the only information needed to access your dental coverage. You will not receive an ID card.

### Guardian

1-800-541-7846 www.quardianlife.com

# Learn more: www.telhaibenefits.org/dental

Plan Year: October 1, 2025 – September 30, 2026

**ENHANCED** 

**STANDARD** 

**LIMITED** 

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### PREFERRED PROVIDER ORGANIZATION

DentalGuard Preferred Network Tiers by Coverage

Alliance Select Alliance

Elite Connect

Plus Non-Contracted

Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as shown below. Network access varies by geographic location and zip code. Please visit www.guardianlife.com to confirm your Dentist's tiered participation.

and zip code. Please visit <u>www.gdafdiafilife.com</u> to commit your Dentist's fiered participation.						
DEDUCTIBLE – waived for preventive services						
Individual / Family	\$50 / \$150	\$50 / \$150	\$50 / \$150			
ANNUAL MAXIMUM						
Per covered person	\$2,000	\$1,500	\$1,500			
PREVENTIVE CARE						
Oral Exams (once/6 months), Cleanings, X-Rays	\$0	\$0	\$0			
BASIC PROCEDURES						
Fillings, Repair & Maintenance of Crowns, Bridges, Dentures, General Anesthesia	\$0	Plan pays 80%	Plan pays 80%			
MAJOR PROCEDURES						
Bridges & Dentures, ENDO (Root Canal), Single Crowns, Simple & Complex Extractions, PERIO Maintenance (scaling and root planning)	Plan pays 60%	Plan pays 50%	Plan pays 50%			
ORTHODONTIA						
Benefit for Children	50% up to \$1,000 lifetime					
Waiting Period	12 months for future enrollees					

### OUT-OF-NETWORK – Refer to Summary of Benefits and Coverage

BI-WEEKLY COST FOR COVERAGE				
Team Member Only	\$13.00			
Team Member + 1 Dependent	\$24.39			
Team Member + 2 or More Dependents	\$37.09			