

Dental Insurance

Brubacher offers one PPO dental plan through Guardian. The dental 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

1-800-627-4200

www.guardianlife.com

Plan Year: November 1, 2024 – October 31, 2025

Dental Plan

IN-NETWORK

DEDUCTIBLE – *waived for preventive services*

Individual / Family

\$25 / \$75

ANNUAL MAXIMUM

Per covered person

\$1,500

PREVENTIVE CARE

Oral Exams, Cleanings, X-Rays

Plan pays 100%

BASIC PROCEDURES

Fillings, Repair & Maintenance of Crowns, Bridges, Dentures, General Anesthesia

Plan pays 100%

MAJOR PROCEDURES

Bridges & Dentures, ENDO (Root Canal), Single Crowns, Simple & Complex Extractions, PERIO Maintenance (scaling and root planning)

Plan pays 50%

ORTHODONTIA

Children up to age 19

Plan pays 50% up to \$1,000 lifetime maximum

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

WEEKLY COST FOR DENTAL COVERAGE

Employee Only

\$8.56

Employee + 1 Dependent

\$17.62

Employee + Family

\$30.69