



Summary of Benefits

Dental Benefit Summary

| | | | |
|-----------------|------------------------------|----------------|-----------------------------|
| Group ID: | 00572845 | Coverage Type: | Contributory |
| Group Name: | CHARLESTON COLLEGIATE SCHOOL | Class: | 0001 ALL ELIGIBLE EMPLOYEES |
| Waiting Period: | None | As of Date: | 01/20/2022 |

Plan Information

Your dental networks are: Dental - DentalGuard Pref - South Carolina and Dental - DentalGuard Pref NAP - South Carolina

Coverage Information

| | Dental - DentalGuard Pref - South Carolina | | Dental - DentalGuard Pref NAP - South Carolina | |
|--|---|--|---|--|
| What's the most cost-effective way to use dental insurance? | You may go to any dentist, however those who belong to the Dental - DentalGuard Pref - South Carolina network will be most cost effective. | | You may go to any dentist, however those who belong to the Dental - DentalGuard Pref NAP - South Carolina network will be most cost effective. | |
| | In Network | Out of Network | In Network | Out of Network |
| Calendar year deductible | \$50, Once the annual deductible is met by each of three family members, no further deductibles apply. | \$50, Once the annual deductible is met by each of three family members, no further deductibles apply. | Out of Network is a combined deductible for in and out of network services. | \$50, Once the annual deductible is met by each of three family members, no further deductibles apply. |
| Preventive | Waived | Waived | | Waived |
| Basic | Not Waived | Not Waived | | Not Waived |
| Major | Not Waived | Not Waived | | Not Waived |
| Calendar Year Maximum Benefit | The amount shown in the out of network field is your combined Calendar Year | \$1,250 | The amount shown in the out of network field is your combined Calendar Year | \$1,250 |

| | Dental - DentalGuard Pref - South Carolina | | Dental - DentalGuard Pref NAP - South Carolina | |
|---|---|---|---|-----------------------------|
| What's the most cost-effective way to use dental insurance? | You may go to any dentist, however those who belong to the Dental - DentalGuard Pref - South Carolina network will be most cost effective. | | You may go to any dentist, however those who belong to the Dental - DentalGuard Pref NAP - South Carolina network will be most cost effective. | |
| | In Network | Out of Network | In Network | Out of Network |
| | maximum for both in and out of network services. | | maximum for both in and out of network services. | |
| Maximum rollover | Yes | Yes | Yes | Yes |
| Monthly Switch | Not Available | Not Available | Not Available | Not Available |
| | How much does the plan pay? | How much does the plan pay?(as a percentage of fee schedule.) | How much does the plan pay? | How much does the plan pay? |
| Office Visit Co-pay (one office visit may cover multiple services) | None | None | None | None |
| Preventive Care: | 100% | 100% | 100% | 100% |
| Bitewing X-Rays | 100% | 100% | 100% | 100% |
| Full Mouth X-Rays | 100% | 100% | 100% | 100% |
| Cleaning | 100% | 100% | 100% | 100% |
| Oral Exams | 100% | 100% | 100% | 100% |
| Sealants (per tooth) | 100% | 100% | 100% | 100% |
| Basic Care: | 100% | 100% | 80% | 80% |
| Fillings (one surface) | 100% | 100% | 80% | 80% |
| General Anesthesia ¹ | 100% | 100% | 80% | 80% |
| Major Care: | 60% | 60% | 50% | 50% |
| Scaling & Root Planing (per quadrant) | 60% | 60% | 50% | 50% |
| Dentures | 60% | 60% | 50% | 50% |
| Single Crowns | 60% | 60% | 50% | 50% |
| Simple Extractions | 60% | 60% | 50% | 50% |

| | Dental - DentalGuard Pref - South Carolina | | Dental - DentalGuard Pref NAP - South Carolina | |
|--|---|----------------|---|----------------|
| What's the most cost-effective way to use dental insurance? | You may go to any dentist, however those who belong to the Dental - DentalGuard Pref - South Carolina network will be most cost effective. | | You may go to any dentist, however those who belong to the Dental - DentalGuard Pref NAP - South Carolina network will be most cost effective. | |
| | In Network | Out of Network | In Network | Out of Network |
| Orthodontia | Not Available | Not Available | Not Available | Not Available |

General Exclusions

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO plans:

This policy provides dental insurance only. Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury.

Deductibles apply.

The plan does not pay for:

- Oral hygiene services (except as covered under preventive services),
- Orthodontia (unless expressly provided for),
- Cosmetic or experimental treatments (unless they are expressly provided for).
- Any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment.

The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DEN -16 et al.

Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

 1 Restrictions apply and may be subject to medical necessity.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.