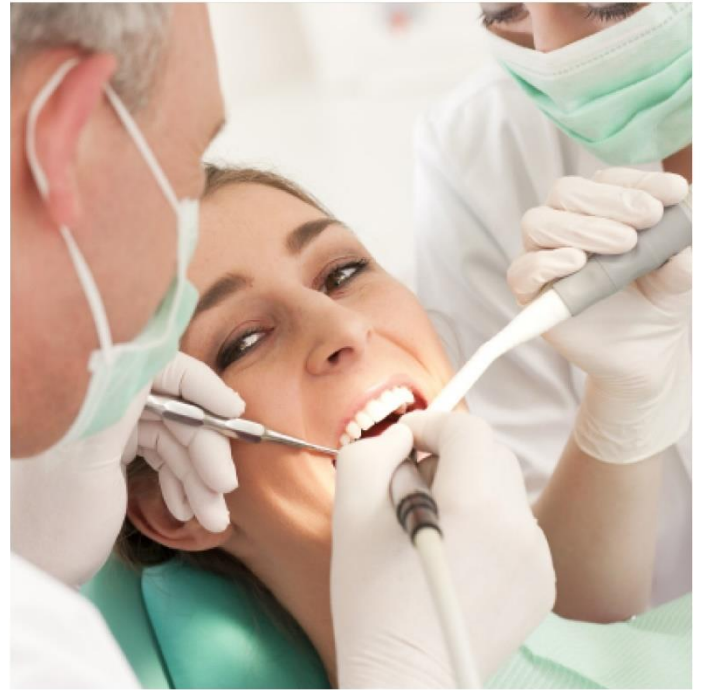


Dental Insurance

Guardian

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following chart outlines the Tier 1 dental benefits we offer for 2023.



Type of Service	Amount You Pay	
	Option 1	Option 2
Preventive Services	Exams, cleanings, X-rays— \$0	Exams, cleanings, X-rays— \$0
Deductible	Applies to basic and major services only— \$50 Deductible	Applies to basic and major services only— \$50 Deductible
Basic Services	Fillings, simple extractions— 40% Coinsurance	Fillings, simple extractions— 20% Coinsurance
Major Services	Oral surgery, root canal, crowns— 60% Coinsurance	Oral surgery, root canal, crowns— 50% Coinsurance
Annual Maximum	\$1,000	\$1,500
Biweekly Payroll Deductions	Employee only— \$17.16 Employee + 1 — \$33.47 Family— \$51.31	Employee only— \$21.90 Employee + 1 — \$42.66 Family— \$65.64