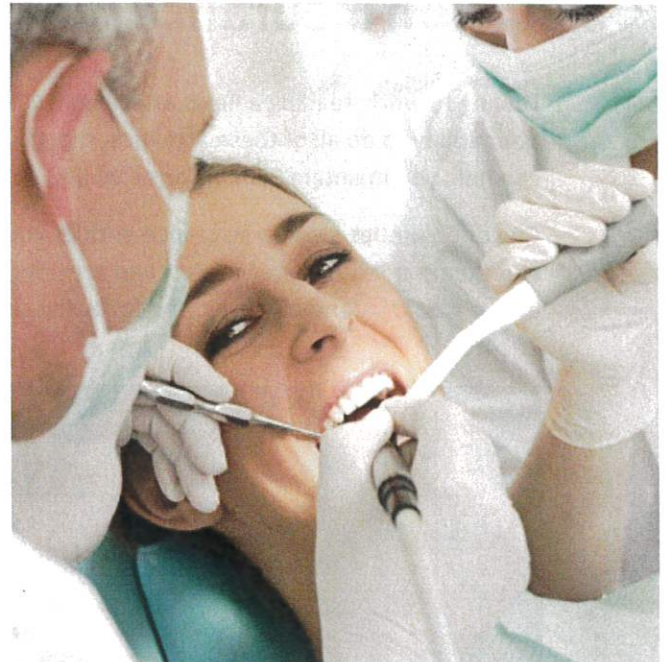


# Dental Insurance

## 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— <b>\$0</b>	Exams, cleanings, X-rays— <b>\$0</b>
Deductible	Applies to basic and major services only— <b>\$50 Deductible</b>	Applies to basic and major services only— <b>\$50 Deductible</b>
Basic Services	Fillings, simple extractions— <b>40% Coinsurance</b>	Fillings, simple extractions— <b>20% Coinsurance</b>
Major Services	Oral surgery, root canal, crowns— <b>60% Coinsurance</b>	Oral surgery, root canal, crowns— <b>50% Coinsurance</b>
Annual Maximum	<b>\$1,000</b>	<b>\$1,500</b>
Biweekly Payroll Deductions	Employee only— <b>\$16.03</b> Employee + 1 — <b>\$31.28</b> Family— <b>\$47.95</b>	Employee only— <b>\$20.47</b> Employee + 1 — <b>\$39.87</b> Family— <b>\$61.35</b>