

# DentalGuard Preferred Plan

## First Commonwealth's Dental PPO Plan

First Commonwealth's Dental PPO Plan option is a DentalGuard Preferred plan. The plan allows you and your dependents the freedom to receive dental benefits through a participating PPO dentist (in-network) or any dentist of your choice (out-of-network). You, or your dependents, make this choice at the time services are needed. The outline below describes both options.

### **DENTAL PPO PLAN**

In Network (PPO) PPO Dentist Discounted Fee Schedule In Network Benefits	Out of Network (Indemnity) Any Dentist Dentist's Usual Fees Out of Network Benefit
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There is no restriction on which dentist you use. You can obtain services from both participating PPO and non-participating PPO dentists throughout the benefit year. (The participating PPO dentists and other providers are independent providers and neither agents nor employees of First Commonwealth or Guardian.) Your levels of benefits may vary depending on if you choose a participating or non-participating PPO dentist.

The summary with this brochure provides an outline of both coverage levels. As with most PPO or indemnity options, deductibles, maximums and waiting periods may apply, as does the need to file claim forms.

Deductibles must be met before some covered benefits take effect. Annual maximums are on a per member basis. Once the maximum is reached, you become responsible for any remaining expenses incurred.

### **DENTALGUARD PREFERRED PLAN**

DentalGuard Preferred is one of the largest dental PPO networks in the region. Dentists participating in the DentalGuard Preferred plan have agreed to accept our discounted fee schedule. Our schedule represents a 20%-30% discount from prevailing fees in the area.\*

This is an advantage to you because the discounts are passed to you in the form of reduced out-of-pocket

costs for covered services. If you select a dentist that is not participating with DentalGuard Preferred, your costs will be based on the usual, customary and reasonable fee(s) ("UCR") for such service(s). Members are responsible for payment of fees in excess of UCR.

### **ACCESSING YOUR DENTAL PPO BENEFITS**

Once your application form has been processed, you will receive an identification card and Subscription Certificate. The identification card will indicate your effective date. When you need to make an appointment, simply call the dentist of your choice. You can also visit us online at [www.GuardianLife.com](http://www.GuardianLife.com) to select a nearby participating dentist. If you call a participating PPO dental office, be sure and identify yourself as a DentalGuard Preferred member and confirm that the dentist is still participating in DentalGuard Preferred.

### **DENTAL PPO BENEFITS**

Dentists participating in DentalGuard Preferred have agreed to accept our discounted fee schedule. These discounts are passed to you in the form of reduced out-of-pocket costs. Below is an example\*\* of how the PPO plan can work for you.

PROCEDURE: Removal of partially impacted tooth

	Non-participating Dentist	DentalGuard Preferred Dentist
Dentists's Charges	\$296	\$200
Coverage Level	50%	50%
Plan Pays	\$148	\$100
Your Cost	\$148***	\$100
Your Savings		\$48

\* Actual discount levels will vary among PPO providers due to variation in the fees charged by providers.

\*\*This is only an example. The actual coverage level, dentist charges and what you pay for any service may vary.

\*\*\*Members are responsible for payment of fees in excess of the usual, customary and reasonable fees for any service.



Based upon the state in which your employer is located, First Commonwealth refers to:  
In Illinois - First Commonwealth Insurance Group  
In Indiana - First Commonwealth Limited Health Services Corporation  
In Michigan - First Commonwealth Limited Health Services Corporation of Michigan  
In Missouri - First Commonwealth of Missouri, Inc.  
In Wisconsin - First Commonwealth Limited Health Service Corporation

A wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY

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### **COVERAGE LIMITATIONS SUMMARY**

*Your Dental Plan benefits are limited as follows:*

Some services such as exams, cleanings, and fluoride treatments are limited to once every six months; pulp vitality tests (per tooth), bite-wing x-rays, periodontal scaling and root planing are limited to once every twelve months; full mouth x-rays and denture re-lines are limited to once every thirty-six months; crowns and the replacement of teeth with dentures or bridges are limited to standard procedures; crown and bridgework is limited to cases with sufficient breakdown or decay and adequate bone support. If more than one course of treatment is possible, plan benefits will be based upon the less costly course of treatment.

### **COVERAGE EXCLUSIONS SUMMARY**

*The plan does not provide benefits for the following:*

Experimental dental procedures; procedures not medically necessary; procedures solely for cosmetic purposes; services or supplies to alter, restore or maintain occlusion or to correct congenital or developmental malformations; treatment of cleft palate or TMJ; placement of bone grafts; extra-oral substances; injections or antibiotic drugs; charges for duplicate appliances or devices; replacement of lost or stolen devices; dental implant procedures and related dental services; dental services for treatment in progress prior to coverage; initial placement of any prosthetic appliance or fixed bridge if needed to replace a tooth missing prior to coverage.

### **HAVE QUESTIONS?**

We pride ourselves in the service we provide to our members. Our dedicated team of member service representatives will help you get the most out of your dental benefits. So, if you have any questions about your benefits, please call our Member Services department at 1-866-302-4542, between 8:00 a.m. - 7:00 p.m., CST, Monday-Friday. Or visit us online at [www.GuardianLife.com](http://www.GuardianLife.com)

The FirstCommonwealth DentalGuard Preferred Provider Directory contains a listing of participating PPO dentists. You can also access this information online at [www.GuardianLife.com](http://www.GuardianLife.com). Dentists who participate in our HMO network are not necessarily PPO providers. It is important that you verify a provider's status in the PPO network before receiving treatment.



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