

Saratoga County Chamber of Commerce

GUARDIAN DENTAL INSURANCE PLAN

Your Saratoga County Chamber of Commerce provides dental insurance through the Guardian that is typically only available to firms with 300+ employees.

The minimum participation requirement for employers with 3 or less employees is 100% of eligible employees and for employers with 4 to 49 employees it is 75%. Eligible employees must work a minimum of 35 hours per work.

Children are covered up to 20 years of age or 26 years of age if they are full-time college students. There is an annual benefit cap of \$1,000 per person and a six-month waiting period for Major services. A \$50 per person annual deductible applies for all services except in-network Preventive services.

The plan covers 100% of in-network and out-of-network Preventive services. Basic services are covered at 100% in-network and 80% out-of-network after the deductible. Major services are covered at 60% in-network and 50% out-of-network after the deductible and a six-month waiting period.

Quarterly Rates: Individual \$104.02 Family \$296.29

Preventive Services include: Oral Exam and Teeth Cleaning every six months
X-Rays – 4 Bitewing every 12 months
 Full Mouth series every 5 years
Fluoride Treatments
 for Children every six months under age 14
Space Maintainers for Children under age 16

Basic Services include: Laboratory Test
Fillings – Amalgam, Acrylic and Composite Resin
Oral Surgery – Extractions

Major Services include: Bridgework and Crowns – Fixed and Removable
Dentures – Full and Partial
Crowns – Porcelain and Metal
Periodontic Services
Endodontic Services/Root Canal Therapy

For more detailed information, contact the Chamber at 584-3255, Ext. 211, or srowland@saratoga.org.

The above information is a summary of selected benefits only. Coverage is subject to the terms, conditions and limitations of the applicable group contract and certificate of insurance.