

GUARDIAN DENTAL INSURANCE OPTIONS

Your Saratoga County Chamber of Commerce provides two options of dental insurance through the Guardian that are normally only available to firms with 300+ employees. The differences between the two options are in price and percentage of coverage for Basic and Major services.

The minimum participation requirement for employers with 3 or less employees is 100% and for employers with 4 to 49 employees it is 75%.

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 **High Option** (PPO Z1) plan covers 100% of in-network and out-of-network Preventive services and 100% of in-network and 80% of out-of-network Basic services. Major services are covered at 60% in-network and 50% out-of-network.

Quarterly Rates: Individual \$104.02 Family \$296.29

The **Low Option** (PPO ZB) plan covers 100% of in-network and out-of-network Preventive services and **80% of in-network** and 80% of out-of-network **Basic services**. **Major services are only covered in-network** at 50%.

Quarterly Rates: Individual \$88.03 Family \$247.63

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 and current pricing call the Chamber at 584-3255.

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.