

The City of Akron
Dental Guard Network Access Plan (NAP) Program
Benefit & Cost Illustration – ALL ELIGIBLE ACTIVE
EMPLOYEES Benefit Period January 1, 2023 through
December 31, 2023



Annual Maximum (Preventive, Basic and Major services combined) \$1,500

| Services | Percentage Paid |
|---|------------------------|
| Preventive Services | 100% |
| <ul style="list-style-type: none"> ○ Emergency Palliative Treatment ○ Fluoride Treatments ○ Oral Examination ○ Periodontal Maintenance Procedure ○ Space Maintainers ○ Teeth Cleaning ○ Topical Sealants ○ X-Rays | |
| Basic Services | 100% |
| <ul style="list-style-type: none"> ○ Endodontic Services/Root Canal Therapy ○ Fillings ○ General Anesthesia- surgical procedures only ○ Oral Surgery ○ Periodontal Services ○ Repairs of dentures, bridgework, crowns, etc. | |
| Major Services | 60% |
| <ul style="list-style-type: none"> ○ Bridges Installation ○ Crowns: Five Year Replacement ○ Dentures- Full and Partial ○ Implants ○ Inlays ○ Onlays ○ Posts | |
| Orthodontic Services | 60% |
| <ul style="list-style-type: none"> ○ \$2,500 lifetime maximum | |

Plan Features

- *In-network* benefits are based on a negotiated contracted fee schedule; *Out-of-network* benefits are based on usual, reasonable, and customary rates for a given area. While employees retain **complete freedom of choice**, the employee benefits by using an *In-network* dentist because of significant contracted discounts result in less out-of-pocket expenses; enabling the employee to receive more services during the year than if he or she visited an *Out-of-network* dentist.
- Dental Claims - P. O. Box 2459, Spokane, WA 99210-2459, ph: 1-800-541-7846, fax: 509-468-4590.
- Guardian has contracted with dental providers to provide discounts off services and procedures to Guardian dental plan members. To locate a provider, please reference our On-Line Provider Directory at www.GuardianLife.com.
- Pre-determination Review - Guardian will gladly assist you and your dentist by determining what benefits could be payable for services and procedures over \$300. Have your dentist fax your treatment plan to Guardian, note that it is a pre-determination review and we will let your dentist know what benefits would be payable.

This handout is for illustrative purposes only.

The Guardian Life Insurance of America
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