

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.

Guardian Dental Benefit	2024 Plan Design Summary
Preventive Services	Exams, cleanings, X-rays—100% (deductible waived)
Deductible (Individual / Family)	\$50 / \$150 Calendar Year
Basic Services	Fillings, root canals—80% after deductible
Major Services	Periodontics, crowns—50% after deductible
Annual Maximum	\$1,000 per person
Dependent Age Limits	Up to Age 26
Orthodontia (child only)	50% up to \$1000 Lifetime Max