

Dental Insurance

Provided by



GUARDIAN

Postdoctoral Scholar Benefit Program

Guardian/First Commonwealth Dental HMO Plan

Guardian HMO	
Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<u>Preventive/Diagnostic Care</u> Routine Exams Teeth Cleanings (Prophylaxis) X-rays	No Charge No Charge No Charge
<u>Basic Procedures</u> Fillings Endodontics Periodontics Oral Surgery	Varies up to \$63 copay Varies up to \$400 copay Varies up to \$231 Copay Varies up to \$259 copay
<u>Major Procedures</u> Crowns Bridgework Dentures	Varies up to \$511 copay Varies up to \$511 copay Varies up to \$709 copay
<u>Orthodontia</u> Adolescent Adult	\$3,070 copay plus start-up fees and retention \$3,430 copay plus start-up fees and retention

Postdoctoral Scholar Benefit Program

Guardian Dental PPO Plan

Guardian PPO		
Core Benefits	In-Network	Out-of-Network
Annual Deductible (waived for preventive)	\$50* per individual / \$150* per family	
Annual Benefit Maximum	\$3,000	
<u>Preventive/Diagnostic Care</u>		
Routine Exams	20%	20% of UCR
Teeth Cleanings (Prophylaxis)	20%	20% of UCR
X-rays	20%	20% of UCR
<u>Basic Procedures</u>		
Fillings	20%	20% of UCR
Endodontics	20%	20% of UCR
Periodontics	20%	20% of UCR
Oral Surgery	20%	20% of UCR
<u>Major Procedures</u>		
Crowns	50%	50% of UCR
Bridgework	50%	50% of UCR
Dentures	50%	50% of UCR
<u>Orthodontia (Child only)</u>		
\$3,000 Lifetime Maximum	50%	50% of UCR