

CALIFORNIA FAMILY DENTAL PPO PLAN

- See any dentist you want but you can save more when you visit a dentist that participates in Premier Access's Preferred network. As one of the largest networks nationwide, chances are your dentist is already participating. Charges for services provided by participating dentists are reimbursed directly from Premier Access.
- Get most preventive services, such as oral exams, cleanings and x-rays covered at 100% once the annual deductible has been reached.
- **This plan also includes the pediatric dental Essential Health Benefit (EHB) as mandated by the Affordable Care Act (ACA), which is a comprehensive set of dental services for children under age 19.**
- You can choose to see a dentist outside of the network and you'll be reimbursed based on the Usual and Customary Fee for your covered procedures in your area. You would be responsible for any amounts over the allowable charge as well as any co-insurance.

SUMMARY OF BENEFITS

| | IN-NETWORK | OUT-OF-NETWORK |
|---|--|--|
| DEDUCTIBLES What you pay out-of-pocket before the plan pays benefits. Waived for preventive care for members 19 and over | YOU PAY | |
| INDIVIDUAL | \$50 | \$50 |
| FAMILY (3 or more insured adults) | n/a | n/a |
| CHILD EHB (per child, under 19) | \$65 | \$65 |
| OUT OF POCKET MAXIMUM - Applies to members under 19 only Once this amount is reached, Premier will pay 100% of your child's dental charges for the rest of the year | | |
| INDIVIDUAL (One Child) | \$350 | n/a |
| FAMILY (2 or more Children) | \$700 | n/a |
| PLAN MAXIMUM - Applies to members 19 and over – The maximum amount that you can be reimbursed for services received | | |
| ANNUAL MAXIMUM | \$1,000 | \$1,000 |
| CO-INSURANCE The amount Premier pays toward the cost of a covered charge | PREMIER PAYS | |
| PREVENTIVE SERVICES Most routine dental services, including: oral exams, cleanings, x-rays | 100% | 90% |
| Basic Services Simple restorative services (fillings) and diagnostic services | 80% | 70% |
| MAJOR SERVICES More complex dental services including: crowns, complex extractions, oral surgery, periodontal and endodontic services | 50% After 6 month waiting period for members 19 and over* | 50% After 6 month waiting period for members 19 and over* |
| MEDICALLY NECESSARY ORTHODONTIA Applies to members under age 19 only | 50% | 50% |

*The waiting period is the initial time period following the effective date of coverage for which no benefits would be paid. Applies to members over 19 only.

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Underwritten by: Premier Access Insurance Company, a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY.

The Guardian Life Insurance Company of America 7 Hanover Square New York, NY 10004-4025
dentalexchange.guardianlife.com The Guardian Life Insurance Company of America®(Guardian).

Limitations and Exclusions for California Family Dental PPO Plan

Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect or injury. Depending on plan type, deductibles, waiting periods, per service frequency limitations, and payment limits may apply.

The list of dental services illustrated are not exhaustive. Please refer to a certificate of coverage for full plan description, the list of covered dental services and plan exclusions and limitations (noted below).

Individuals up to Age 19 - Covered Services and Supplies do not include

- Treatment which is:
 - a) not included in the list of Covered Services and Supplies;
 - b) not Dentally Necessary; or
 - c) Experimental in nature.
- Any Charges which are:
 - a) Payable or reimbursable by or through a plan or program of any governmental agency, except if the charge is related to a non-military service disability and treatment is provided by a governmental agency of the United States. However, the Plan will always reimburse any state or local medical assistance (Medicaid) agency for Covered Services and Supplies.
 - b) Not imposed against the person or for which the person is not liable.
 - c) Reimbursable by Medicare Part A and Part B. If a person at any time was entitled to enroll in the Medicare program (including Part B) but did not do so, his or her benefits under this Policy will be reduced by an amount that would have been reimbursed by Medicare, where permitted by law.
- Services or supplies resulting from or in the course of Your regular occupation for pay or profit for which You or Your Dependent are paid benefits under any Workers' Compensation Law, Employer's Liability Law or similar law. You must promptly claim and provide notification of all such benefits. Benefits paid under this Policy that are also paid under any Workers' Compensation Law, Employer's Liability Law or similar law may be recovered.
- Services or supplies provided by a Dentist, Dental Hygienist, dentist or doctor who is a Close Relative or a person who ordinarily resides with You or a Dependent.
- Services and supplies provided as one dental procedure, and considered one procedure based on standard dental procedure codes, but separated into multiple procedure codes for billing purposes. The Covered Charge for the Services is based on the single dental procedure code that accurately represents the treatment performed.
- Services and supplies provided primarily for cosmetic purposes including bleaching/whitening.
- Services and supplies obtained while outside of the United States, except for Emergency Treatment.
- Diagnostic casts.
- Educational procedures, including but not limited to oral hygiene, plaque control or dietary instructions.
- Personal supplies or equipment, including but not limited to water piks, toothbrushes, or floss holders.
- Restorative procedures, root canals and appliances, which are provided because of attrition, abrasion, erosion, abfraction, wear, or for cosmetic purposes in the absence of decay.
- Veneers
- Appliances, inlays, cast restorations, crowns and bridges, or other laboratory prepared restorations used primarily for the purpose of splinting (temporary tooth stabilization).
- Replacement of a lost or stolen Appliance or Prosthesis.
- Replacement of stayplates.
- Extraction of pathology-free teeth, including supernumerary teeth (unless for medically necessary orthodontia)
- Socket preservation bone graphs
- Hospital or facility charges for room, supplies or emergency room expenses, or routine chest x-rays and medical exams prior to oral surgery.
- Treatment for a jaw fracture.
- Orthodontic services, supplies, appliances and Orthodontic-related services, unless an Orthodontic rider was included in the Policy.
- Oral sedation and nitrous oxide analgesia are covered only as described in the covered services section.
- Therapeutic drug injection.
- Charges for completion of claim forms.
- Missed dental appointments.
- The difference in cost between a covered service and an optional service. For instance, when an amalgam is an appropriate restorative treatment and a crown is opted instead. The amount of the benefit payment will be for the amalgam only.

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The list of dental services illustrated are not exhaustive. Please refer to a certificate of coverage for full plan description, the list of covered dental services and plan exclusions and limitations (noted below).

Individuals age 19 and over - Covered Services and Supplies do not include

We do not cover the following:

- Treatment which is:
 - a. not included in the list of Covered Services and Supplies;
 - b. not Dentally Necessary; or
 - c. Experimental in nature.
- Any Charges which are:
 - a. Payable or reimbursable by or through a plan or program of any governmental agency, except if the charge is related to a non-military service disability and treatment is provided by a governmental agency of the United States. However, the Policy will always reimburse any state or local medical assistance (Medicaid) agency for Covered Services and Supplies.
 - b. Not imposed against the person or for which the person is not liable.
 - c. Reimbursable by Medicare Part A and Part B. If a person at any time was entitled to enroll in the Medicare program (including Part B) but did not do so, his or her benefits under this Policy will be reduced by an amount that would have been reimbursed by Medicare, where permitted by law.
- Services or supplies resulting from or in the course of Your regular occupation for pay or profit for which You or Your Dependent are paid under any Workers' Compensation Law, Employer's Liability Law or similar law. You must promptly claim and provide notification of all such benefits. Benefits paid under this Policy that are also paid under any Workers' Compensation Law, Employer's Liability Law or similar law may be recovered.
- Services or supplies provided by a Dentist, Dental Hygienist, dentist or doctor who is a Close Relative or a person who ordinarily resides with You or a Dependent.
- Services and supplies which may not reasonably be expected to successfully correct the Covered Person's dental condition for a period of at least 3 years.
- All services for which a claim is received more than 6 months after the date of service.
- Services and supplies provided as one dental procedure, and considered one procedure based on standard dental procedure codes, but separated into multiple procedure codes for billing purposes. The Covered Charge for the Services is based on the single dental procedure code that accurately represents the treatment performed.
- Services and supplies provided primarily for cosmetic purposes, including bleaching/whitening.
- Services and supplies obtained while outside of the United States, except for Emergency Treatment.
- Correction of congenital conditions or replacement of congenitally missing permanent teeth, regardless of the length of time the deciduous tooth is retained.
- Diagnostic casts.
- Educational procedures, including but not limited to oral hygiene, plaque control or dietary instructions.
- Personal supplies or equipment, including but not limited to water piks, toothbrushes, or floss holders.
- Restorative procedures, root canals and appliances, which are provided because of attrition, abrasion, erosion, abfraction, wear, or for cosmetic purposes in the absence of decay.
- Veneers.
- Appliances, inlays, cast restorations, crowns and bridges, or other laboratory prepared restorations used primarily for the purpose of splinting (temporary tooth stabilization).
- Replacement of a lost or stolen Appliance or Prosthesis.
- Replacement of stayplates.
- Extraction of pathology-free teeth, including supernumerary teeth.
- Socket preservation bone graphs.
- Hospital or facility charges for room, supplies or emergency room expenses, or routine chest x-rays and medical exams prior to oral surgery.
- Treatment for a jaw fracture.
- Services, supplies and appliances related to the change of vertical dimension, restoration or maintenance of occlusion, splinting and stabilizing teeth for periodontic reasons, bite registration, bite analysis, attrition, erosion or abrasion, and treatment for temporomandibular joint dysfunction (TMJ), unless a TMJ benefit rider was included in the Policy.
- Non- Medically Necessary Orthodontic services, supplies, appliances and Orthodontic-related services.
- Oral sedation and nitrous oxide analgesia are not covered.
- Therapeutic drug injection.
- Charges for the completion of claim forms.
- Missed dental appointments.
- Replacement of missing teeth prior to coverage effective date.

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