



Dental Plan Group

Dental Plan Design

Current
Guardian
\$ 88,926⁹⁶

Renewal
Guardian
\$ 92,346⁸⁴ +3.8%

Guardian
PPO Dental Guard 4
Dental Guard Preferred

FCW - Guardian
Dental HMO

Guardian
PPO Dental Guard 4
Dental Guard Preferred

FCW - Guardian
Dental HMO

Single

Family

Single

Family

Single

Family

Single

Family

Deductible

\$ 50

\$ 150

\$ 0

\$ 0

\$ 50

\$ 150

\$ 0

\$ 0

Annual Max Benefit

\$1,250 per person

\$0 per person

\$1,250 per person

\$0 per person

Coinsurance

Prev **100%** Basic **80%** Major **50%**

Prev **0%** Basic **0%** Major **0%**

Prev **100%** Basic **80%** Major **50%**

Prev **0%** Basic **0%** Major **0%**

Preventive

Exams, Cleanings, Bitewing X-Rays, Sealants

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Exams, Cleanings, Bitewing X-Rays, Sealants

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Basic

Composite Fillings, Complex Extractions, Oral Surgery, General Anesthesia, Endodontics, Periodontics, Perio Maintenance

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Composite Fillings, Complex Extractions, Oral Surgery, General Anesthesia, Endodontics, Periodontics, Perio Maintenance

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Major

Stainless Crowns, Porcelain Crowns, Dentures, In/Onlays/Veneers

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Stainless Crowns, Porcelain Crowns, Dentures, In/Onlays/Veneers

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Not Covered

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Orthodontia (Lifetime)

50% up to \$1,000 by age 19

N/A

50% up to \$1,000 by age 19

N/A

Dependent Eligibility

Until age 26

Until age 26

Until age 26

Until age 26

Enrollment

Employee Only

76

Prem

ER

EE

43

\$ 48⁵⁶

100 %

\$ 0⁰⁰

18

Prem

ER

EE

13

\$ 14⁹⁸

100 %

\$ 0⁰⁰

76

Prem

ER

EE

43

\$ 50⁴⁵

100 %

\$ 0⁰⁰

18

Prem

ER

EE

13

\$ 15⁴³

100 %

\$ 0⁰⁰

Employee + Spouse

4

\$ 148⁵²

100 %

\$ 0⁰⁰

0

\$ 45³²

100 %

\$ 0⁰⁰

4

\$ 154³¹

100 %

\$ 0⁰⁰

0

\$ 46⁶⁸

100 %

\$ 0⁰⁰

Employee + Children

4

\$ 148⁵²

100 %

\$ 0⁰⁰

1

\$ 45³²

100 %

\$ 0⁰⁰

4

\$ 154³¹

100 %

\$ 0⁰⁰

1

\$ 46⁶⁸

100 %

\$ 0⁰⁰

Family

25

\$ 148⁵²

100 %

\$ 0⁰⁰

4

\$ 45³²

100 %

\$ 0⁰⁰

25

\$ 154³¹

100 %

\$ 0⁰⁰

4

\$ 46⁶⁸

100 %

\$ 0⁰⁰

Annual Insurance Premium

\$83,870.88

@ 12 month guarantee

\$5,056.08

@ 12 month guarantee

\$87,138.96 ▲ +3.9%

@ 12 month guarantee

\$5,207.88 ▲ +3.0%

@ 12 month guarantee

Employer Annual Cost

\$ 83,870⁸⁸

\$ 5,056⁰⁸

\$ ▲ 87,138⁹⁶ +3.9%

\$ ▲ 5,207⁸⁸ +3.0%

They have Max Rollover plan and the College Tuition Benefit.

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