

Guardian Dental Frequently Asked Questions

What should I do when I go to the dentist?

At your visit, you will provide a copy of your virtual ID card to the provider. The provider will process your insurance and evaluate your costs (deductible and/or co-insurance paid to the provider) for the appointment and any additional dental care. Most preferred providers will accept your payment at the time of appointment. The provider will also submit a claim to Guardian for the remainder of the cost. Guardian will upload the Explanation of Benefits (EOB) statement to the online portal following their completion of processing the claim.

Where can I find my dental insurance card?

The dental card is virtual only. You can find your dental card and in-network providers via [the Guardian website](#) or their app. You can review the coverages via the [Summary of Coverage](#).

How much is my deductible?

The annual deductible is \$25 per person up to a family maximum of \$75. For example, this means if you have five family members, your maximum deductible will still only be \$75 per calendar year.

When do I pay my deductible?

The annual deductible is only applied to Basic, Major, and Orthodontic services. You will pay your deductible prior to any co-insurances applying. Preventative services (such as routine cleanings), do not require a deductible and are covered at 100%.

How much of my services are covered?

The annual limit on dental services is \$2,000 per person, per calendar year. The plan also covers a lifetime maximum of \$2,000 in orthodontia per person, which is separate from your annual limit for basic, preventative, and major care services.

Benefit Type	Examples	Co-insurance
Preventative	Evaluations, cleanings, x-rays, fluoride treatments, and sealants	Covered at 100% (deductible waived)
Basic	Fillings, root canals, deep cleaning, crown repair, extraction, anesthesia, mouth guards, and denture repair	Covered at 80% (after deductible)
Major	Inlays, on lays, crowns, implants, full and partial dentures	Covered at 80% (after deductible)
Orthodontics	Braces and retainers	Covered at 80% (after deductible)

Do I have to choose a Guardian preferred dentist?

No, you may visit any dentist of your choice and Guardian will process the claim at the rates submitted. Guardian negotiates rates with preferred providers, so you may reach your \$2,000 annual maximum sooner with a non-preferred provider.

What are the advantages of choosing a Guardian preferred dentist?

Choosing a provider from the Guardian network allows you to take advantage of negotiated rates for your services. Lower costs mean less money is applied to your annual limit and less in co-insurance costs for you. – in other words, your money goes further when choosing a preferred dentist!

Example of preferred service costs versus non-preferred service costs:

Preferred Service	Average Cost	Service Type	Amt. Applied to Annual Max	Deductible Cost	Out-of-Pocket Cost
Cleaning	\$75	Preventative	\$75	\$0	\$0
Composite filling	\$110	Basic	\$88	\$25	\$22
Crown	\$915	Major	\$732	\$25	\$183
Root canal	\$870	Basic	\$696	\$25	\$174

Non-Preferred Service	Average Cost	Service Type	Amt. Applied to Annual Max	Deductible Cost	Out-of-Pocket Cost
Cleaning	\$120	Preventative	\$120	\$0	\$0
Composite filling	\$180	Basic	\$144	\$25	\$61
Crown	\$1,200	Major	\$960	\$25	\$265
Root canal	\$1,250	Basic	\$1,000	\$25	\$275

Will my non-preferred dentist still submit my claim to Guardian?

In most cases, non-preferred dentists will still submit the claim on your behalf. If they do not, you will need to complete a claim form and send it to Guardian for processing. Guardian will reimburse you if you have already paid for the appointment. In some cases, they can pay the provider directly. The claim can be submitted online in the Guardian app or [the Guardian website](#). For assistance with filing a claim, contact Guardian Member Services at (800) 627-4200. Our Group Plan Number is #482174.

What are my limitations on the services covered?

Services not covered include cosmetic dentistry (teeth whitening, veneers), dental supplies (toothbrushes, toothpaste, mouthwash), and TMJ claims. Claims will be reviewed for medical appropriateness.

Where can I view my remaining balance and processed claims?

You can review your benefits, look up coverage amounts, check the status of a claim, find a provider, and view your remaining annual balance online at www.GuardianAnytime.com.

How do I search for a provider?

- Go to www.GuardianAnytime.com or use their app and click on the words **'Find a Provider.'**
- Click on **'Find a Dentist'**
- From the 'Select Your Dental Plan' option, choose **'PPO.'**
- Choose a Search by option and enter your criteria.
- From the 'Select Your Dental Network' option, choose **'Dental Guard Preferred.'**
- Click **'Continue'** to get your results.