

Dental Insurance

Guardian Guard PPO

LFA offers a generous dental plan for employees. Log into Guardian to find a dentist, access claims and other coverage information.

SERVICES	IN-NETWORK DENTAL GUARD PPO
DEDUCTIBLE	\$50/Single \$150/Family
Individual Annual Maximum Per person, per calendar year	\$1,500
Preventative Services No deductible applies	100% Covered
Basic Services	80% Covered after Deductible
Major Services	50% Covered after Deductible
Orthodontia Eligible for dependent children to age 19	50% up to \$1,500 Lifetime Maximum

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO plans: This policy provides dental insurance only. Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: Oral hygiene services (except as covered under preventive services), Orthodontia (unless expressly provided for), Cosmetic or experimental treatments (unless they are expressly provided for).

The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DEN -16 et al. Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

Your Cost Per Paycheck (24)

Employee Only
\$0

Family
\$35

FIND A
DENTIST

Network: Dental Guard Pref NAP - Chicago

You can go to any dentist, however those who belong to the Dental Guard Pre- Chicago will be most cost effective.

Customer Service: Guardianlife.com | 888-482-7342