

2024 Near Miss Management Dental Insurance Summary	
Plan	Guardian PPO
Deductible	\$50 per person (\$150 max per family)
ANNUAL MAX	\$1,500
Type I Services (Preventative): Exams, X-rays, Cleanings, Fluoride Treatments, Sealants	\$0 copay for in-network (deductible waived)
Type II Services (Basic Restorative): Oral Surgery, Periodontics, Extractions, Endodontics, Fillings, Basic Restorative Services, General Services	You pay 20% of costs after deductible
Type III Services (Major Restorative): Inlays, Onlays, Crowns, Prosthetics, Bridges	You pay 50% of costs after deductible
Orthodontics (Kids Only)	NONE
Ortho Lifetime Max	NONE
Family Status	Monthly Premium
Single	\$35.69
Parent / Child(ren)	\$97.25
Couple	\$72.45
Family	\$143.48

You can look for in-network providers here: <https://www.guardiananytime.com/fpapp/FPWeb/>
Even if your dentist is NOT in network, this plan will reimburse the dentist according to the benefits shown here 90% of the time! If your dentist is amongst the most expensive 10% of dentists in the area, you may have to pay slightly more than what is on this benefit summary. With this plan, you can think of almost every dentist as “in network”.

There is also a “rollover” feature that if you do not use your maximum benefit, your max benefit will be increased a bit for the following year: <https://www.guardianlife.com/dental-insurance/rollover>