



# Summary of Benefits

## Dental Benefit Summary

Group ID:	00481947	Coverage Type:	Contributory
Group Name:	HOBART AND WILLIAM SMITH COLLEGES	Class:	0001 ALL ELIGIBLE EMPLOYEES
Waiting Period:	1st of the month following date of hire	As of Date:	01/01/2023

## Plan Information

Your dental networks are: Dental - DentalGuard Pref NAP - Syracuse and Dental - DentalGuard Pref NAP - Syracuse Buy-Up

## Coverage Information

	DENTAL LOW PLAN - NAP 100/50		DENTAL HIGH PLAN - NAP 100/80/50	
<b>What's the most cost-effective way to use dental insurance?</b>	You may go to any dentist, however those who belong to the <b>Dental - DentalGuard Pref NAP - Syracuse</b> network will be most cost effective.		You may go to any dentist, however those who belong to the <b>Dental - DentalGuard Pref NAP - Syracuse Buy-Up</b> network will be most cost effective.	
	In Network	Out of Network	In Network	Out of Network
<b>Calendar year deductible</b>	Out of Network is a combined deductible for in and out of network services.	\$50, Once the annual deductible is met by each of two family members, no further deductibles apply.	Out of Network is a combined deductible for in and out of network services.	\$50, Once the annual deductible is met by each of three family members, no further deductibles apply.
Preventive		Waived		Waived
Basic		Not Waived		Not Waived
Major				Not Waived
<b>Calendar Year Maximum Benefit</b>	The amount shown in the out of network field is your combined Calendar Year	\$1,500	The amount shown in the out of network field is your combined Calendar Year	\$1,500

	DENTAL LOW PLAN - NAP 100/50		DENTAL HIGH PLAN - NAP 100/80/50	
<b>What's the most cost-effective way to use dental insurance?</b>	You may go to any dentist, however those who belong to the <b>Dental - DentalGuard Pref NAP - Syracuse</b> network will be most cost effective.		You may go to any dentist, however those who belong to the <b>Dental - DentalGuard Pref NAP - Syracuse Buy-Up</b> network will be most cost effective.	
	In Network	Out of Network	In Network	Out of Network
	maximum for both in and out of network services.		maximum for both in and out of network services.	
<b>Lifetime Orthodontia Maximum</b>	Not Available	Not Available	The amount shown in the out of network field is your combined Lifetime Orthodontia Maximum for both in and out of network services	\$1,000
<b>Maximum rollover</b>	Not Available	Not Available	Yes	Yes
<b>Monthly Switch</b>	Not Available	Not Available	Not Available	Not Available
	How much does the plan pay?	How much does the plan pay?	How much does the plan pay?	How much does the plan pay?
<b>Office Visit Co-pay (one office visit may cover multiple services)</b>	None	None	None	None
<b>Preventive Care:</b>	100%	100%	100%	100%
Bitewing X-Rays	100%	100%	100%	100%
Full Mouth X-Rays	100%	100%	100%	100%
Cleaning	100%	100%	100%	100%
Oral Exams	100%	100%	100%	100%
Sealants (per tooth)	100%	100%	100%	100%
<b>Basic Care:</b>	50%	50%	80%	80%
Fillings (one surface)	50%	50%	80%	80%
General Anesthesia <sup>1</sup>	50%	50%	80%	80%
Scaling & Root Planing (per quadrant)	50%	50%	80%	80%
Simple Extractions	50%	50%	80%	80%
<b>Major Care:</b>	N/A	N/A	50%	50%
Dentures	N/A	N/A	50%	50%

What's the most cost-effective way to use dental insurance?	DENTAL LOW PLAN - NAP 100/50		DENTAL HIGH PLAN - NAP 100/80/50	
	In Network	Out of Network	In Network	Out of Network
	You may go to any dentist, however those who belong to the <b>Dental - DentalGuard Pref NAP - Syracuse</b> network will be most cost effective.		You may go to any dentist, however those who belong to the <b>Dental - DentalGuard Pref NAP - Syracuse Buy-Up</b> network will be most cost effective.	
Single Crowns	N/A	N/A	50%	50%
<b>Orthodontia</b>	Not Available	Not Available	50%	50%

## General Exclusions

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).
- Any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment.

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

 1 Restrictions apply and may be subject to medical necessity.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.