

Tips to make the most of your Guardian Dental plan

Your Guardian Dental insurance provides access to the care you need to ensure good health — offering you quality, affordable dental services, whenever and wherever you need them.



To ensure you are getting the most from your plan, view the following tips:

- Make sure you are using your preventive care benefits — this helps reduce the need for major dental services by keeping up with your preventive care. Most plans cover up to two cleanings and checkups per calendar year.
- Refer to your plan details to understand your deductible, co-payments based on services provided as well as plan maximums to ensure you know your financial responsibility under your plan.
- For dental treatments over \$300, we highly recommend that you ask your dentist to submit a pre-determination for the services planned.
 - **Examples** of services that you should ask your dentist to submit a pre-determination for include:
 - crowns
 - veneers
 - root canal treatment
 - bone grafts
 - scaling and root planing
 - bridges
 - surgical extractions

For full details on your plan, please refer to your Guardian dental plan summary. If you have additional questions, contact a Guardian service representative at 800-541-7846.

How pre-determination works

Your dentist submits details for the recommended care plan before services are provided which allows you to review what is covered and understand your financial responsibility.

It helps streamline communications and approvals when all the necessary documentation (i.e., high quality radiographs, dental chart notes and intraoral photos) are received. Some claims may be denied initially when sufficient documentation is not provided.

Once submitted and approved, Guardian maintains the pre-determination on file until the dental services are provided.

Pre-determinations do not expire, unless there is a change in eligibility. Upon confirmation of the service, your claim does not go back through the review process and will be automatically processed.