

## Dental Insurance

Vendor: Guardian

Website: <https://www.guardianlife.com/>

Plan Number: 445652

Phone: 800-541-7846

Motion Recruitment Partners offers a flexible dental plan with The Guardian. [Click here](#) to learn more about this program. You and your covered dependents are free to choose your own dentist. If you go to a Network Provider (in the "DentalGuard Preferred NAP Network" on [guardianlife.com](https://www.guardianlife.com/)) benefits described below will be paid based on a reduced fee schedule (this will mean less out of pocket). The network provider cannot balance bill for charges in excess of the fee schedule, and you get more services with your yearly maximum. If you go to a non-contracted dentist, the benefits will be based on Usual Customary & Reasonable (UCR) for that given area for any dentist you choose. Eligible dependent children are covered to age 26.

### Preventive Services

The plan pays **100%** of covered expenses including: oral examinations; x-rays; teeth cleaning; fluoride treatments.

### Basic Services

The plan pays **80%** of covered expenses including: fillings; periodontal maintenance and simple extractions.

### Major Services

The plan pays **50%** of covered expenses including: oral surgery; single crowns; bridges; dentures; inlays; onlays and veneers (please refer to certificate booklet for coverage details).

### Maximum Benefit

**\$2,000** per covered person per benefit year. A "benefit year" is the consecutive 12 month period which starts on January 1 and ends December 31 each year.

### Orthodontia Benefits

The plan includes orthodontia benefits for covered adults and dependent children. In-network orthodontia benefits are considered at **50% of the fee schedule** up to the lifetime maximum of **\$1,000**. Out-of-network

orthodontia benefits are considered at **50% of the dentist's treatment plan** up to the lifetime maximum of **\$1,000**.

## Deductibles

A **\$50** (\$150 Family) calendar year deductible will be applied to each insured for basic and major services. No deductible for preventive or orthodontia services.

## Pre-determination Review

When the expected cost of a proposed course of treatment is **\$300** or more, the dentist must send The Guardian a treatment plan before he/she starts. The Guardian will review the plan and send an estimate of plan payments to the dentist. Failure to follow this procedure may result in lower reimbursement.

**The preceding information has been a brief illustration of coverage only. The employee benefit booklet contains a complete plan description. If there is a discrepancy between the illustration and the benefit booklet, the benefit booklet prevails.**