



Dental Proposal - Standard Option*

Prepared for: NY Health Alliance (105-108,110,115,117-119)

PLAN INCLUDES
◇ Maximum Rollover
◇ Vision Access
◇ Composite Fillings
◇ Implant coverage

Plan UY	Coinsurance	Deductible	Waived for Preventive	Reimbursement
In-Network	100/80/50	\$50	Yes	Fee Schedule
Out of Network	100/80/50	\$100	Yes	90% of UCR

	\$1,000 Annual Maximum	\$1,500 Annual Maximum	\$2,000 Annual Maximum	\$2,500 Annual Maximum
Employee	63.12	71.96	77.64	82.06
EE/Spouse	128.15	146.09	157.62	166.59
EE/Child(ren)	143.96	164.11	177.07	187.15
Family	221.42	252.42	272.35	287.85

PREVENTIVE ADVANTAGE RATES

(Preventive Advantage: Preventive services do **not** reduce the annual maximum)

Employee	65.33	73.40	78.42	82.47
EE/Spouse	132.63	149.01	159.20	167.42
EE/Child(ren)	149.00	167.40	178.84	188.08
Family	229.17	257.47	275.07	289.29

PREVENTIVE SERVICES

- Examinations every 6 months
- X-rays, full mouth every 5 years
- Sealants
- Fluoride Treatment every 6 months to age 19
- Space Maintainers
- Prophylaxis every 6 months

BASIC SERVICES

- Repairs of dentures, bridgework, crowns
- General Anesthesia (surgical procedures only)
- Periodontal Services
- Extractions
- Endodontic Services/Root Canal Treatment
- Fillings/Posterior Composites
- Complex Oral Surgery

MAJOR SERVICES

- Prefabricated Post & Core
- Crowns: Resin, Metal
- Bridgework
- Full and Partial Dentures
- Implants

For groups with 2-4 enrolled

IMPORTANT NOTES

- » Rates and premiums presented are based on the employee data at time of quote. Final rates and premiums are based on the plans selected and employee/dependent data provided on the enrollment forms. State specific requirements apply.
- » The 12 month wait period for Major and Periodontic Services is mandatory for groups with 2-4 employees unless the group had prior group plan in force. If prior group coverage, the deferral applies only to future hires/employees (is waived for current employees).
- » Orthodontia rates are not available on PPO plans with less than 5 eligible employees enrolling.
- » If there is an average of more than 4 children per dependent (EE+CH or FAM) unit, call New York Health Alliance for more information at 516-996-4631
- » Dependent children are covered up to age 20, or age 26 if full-time student.
- » Rates are guaranteed for 12 months
- » **Rates are valid for effective dates 1/1/2020 through 6/30/2022**
- » 65% Participation Required



DentalGuard Dental Insurance Plan General Limitations and Exclusions:

This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect or injury. Deductibles apply. The plan does not pay for: oral services (except as covered under Preventive Services), orthodontic (unless expressly provided for), cosmetic or experimental treatments, 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. GP-1-DNTL-90-1 et al.