

Brubacher offers one PPO dental plan through Guardian. The dental plan allows you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Guardian's allowed amount and what the dentist may charge, also known as "balance billing."

PLAN YEAR: NOVEMBER 1, 2026 - OCTOBER 31, 2027		DENTAL PLAN
DEDUCTIBLE - WAIVED FOR PREVENTIVE SERVICES		
Individual / Family		\$25 / \$75
ANNUAL MAXIMUM		
Per Covered Person		\$1,500
PREVENTIVE CARE		
Oral Exams, Cleanings, X-Rays		Plan pays 100%
BASIC PROCEDURES		
Fillings, Repair & Maintenance of Crowns, Bridges, Dentures, General Anesthesia		Plan pays 100%
MAJOR PROCEDURES		
Bridges & Dentures, Endo (Root Canal), Single Crowns, Simple & Complex Extractions, Perio Maintenance		Plan pays 50%
ORTHODONTIA		
Children up to Age 19		Plan pays 50% up to \$1,000 lifetime max.
OUT-OF-NETWORK		

Refer to Summary of Benefits and Coverage

See page 13 for your weekly cost by coverage tier.

 DENTAL INSURANCE
Guardian

 1-800-627-4200  www.guardianlife.com