

# Dental Insurance

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.”

**Guardian**  
1-800-627-4200  
[www.guardianlife.com](http://www.guardianlife.com)

Plan Year: November 1, 2024 – October 31, 2025		Dental Plan
IN-NETWORK		
DEDUCTIBLE – <i>waived for preventive services</i>		
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 (scaling and root planning)		Plan pays 50%
ORTHODONTIA		
Children up to age 19		Plan pays 50% up to \$1,000 lifetime maximum
OUT-OF-NETWORK – Refer to Summary of Benefits and Coverage		
WEEKLY COST FOR DENTAL COVERAGE		
Team Member Only		\$8.56
Team Member + 1 Dependent		\$17.62
Team Member + Family		\$30.69