



Core (Value) Plan

Guardian's Value plan is also referred to as a Maximum Allowable Charge (MAC) plan. In a Value plan, the in-network fee schedule is also used as the out-of-network reimbursement level. Members who have treatment performed by an out-of-network dentist will pay the difference between the fee schedule amount and the dentist's charges, which is referred to as balance billing.

Significant savings: Value Plan premium averages a 25% lower rate than a comparable PPO plan.

Savings through our strong network: Members can choose from our network of over 130,000 dentists and save an average of 37%. Our network is built for our members which is demonstrated by an in-network utilization rate of 68%.

Choice: Members can use any dentist they want but can save money by using an in-network dentist.

See how the Value plan provides quality coverage at a lower cost when a member sees a network dentist.



Value Plans offer savings for members by leveraging strong in-network discounts. This differs from percentile-based calculation of out-of-network reimbursement by applying the deep in network discounts to control costs.

	Guardian Value Plan		Guardian PPO Plan (with 90th percentile)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Dentist Charge for Covered procedure	\$1,200	\$1,200	\$1,200	\$1,200
Plan Allowance	\$727	\$727	\$727	\$1000
	Network fee schedule	Network fee schedule	Network fee schedule	(90th percentile)
Coinsurance	50%	50%	50%	50%
Plan Pays	\$364.50	\$364.50	\$364.50	\$500
Patient Pays	\$364.50	\$835.50	\$364.50	\$700

* Example is just for illustrative purposes. Costs change by location and dentist.

The Guardian Life Insurance Company of America
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