

Guardian PPO Benefit and Rate Sheet



Available in CA¹ Individual and Family Plans

Plan Name	Split Value PPO DT F0060H		Value PPO 1000 DT F0060D, DT F0060E, DT F0060F			
Network	DentalGuard Preferred IN NETWORK	OUT OF NETWORK	DentalGuard Preferred IN NETWORK		OUT OF NETWORK	
Deductible				<u> </u>		
Individual	\$50	\$75	\$50		\$50	
Family	3 per family	3 per family	3 per family		3 per family	
Waived for Preventive	Yes	No	Yes		No	
Annual Max Benefit	\$1500	\$1000	\$1000		\$1000	
Orthodontic Lifetime Max	\$1000	\$1000	N/A		N/A	
Dental Benefit						
Preventive Services	100%	90%	100%		100%	
Cleaning Allowances	Once every 6 months	Once every 6 months	Once every 6 months		nce every 6 months	
Basic Services	80%	50%	60%		60%	
Endodontic	Major Service 50%	0%	Major Service 50%		Major Service 50%	
Periodontal	Major Service 50%	0%	Major Service 50%		Major Service 50%	
Oral Surgery	Major Service 50%	0%	Major Service 50%		Major Service 50%	
Major Services	50%	0%	50%		50%	
Prosthodontics	50%	0%	50%		50%	
Implants	No ²	No ²	No ²		No ²	
Missing Tooth Clause	Yes ³	N/A	Yes ⁴		N/A	
Major Service Waiting Period	N/A	N/A	12 months		12 months	
Reimbursement Schedule	PPO Fee Schedule	PPO Fee Schedule	PPO Fee Schedule		PPO Fee Schedule	
Orthodontic Benefit						
Orthodontics	50%		N/A ⁹			
Orthodontics Available To	Adult or Child		N/A			
Orthodontic Waiting Period	N/A		N/A			
Rates for 2024 Effective Dates - \$5 administration fee applies to each monthly invoice.			DT F0060D So. Cal (LA) ⁶	DT F0060E So. Cal (SD) ⁷	DT F0060F Nor. Cal ⁸	
Member Only	\$48.63		\$59.93	\$59.93	\$65.73	
Member + Spouse/DP	\$95.87		\$126.63	\$126.63	\$138.90	
Member + 1 Child	\$95.87		\$126.63 \$126.63		\$138.90	
Member + Children	\$126.66		\$182.18	\$182.18	\$200.14	
Member + Family	\$126.66		\$182.18	\$182.18	\$200.14	
Rate Guarantee	None ⁵		None ⁵ Nor		None ⁵	

¹ Guardian plans are available to individuals and families residing in CA.

Inshore Benefits is a product portfolio of North Ranch Benefits Trust | Website: InshoreBenefits.com Inshore Benefits is marketed by Warner Pacific Insurance Services, Inc. | Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: quoting@warnerpacific.com Inshore Benefits is administrated by Pathian Administrators | Phone: (800) 786-6525 | Fax: (818) 960-0141 | Email: inshore@pathianadministrators.com

^{2 - 4} Not covered

⁵ Individual and Family plans (IFP) renew every November 1, regardless of when originally enrolled.

 $^{6\,}Available\ in\ the\ following\ California\ counties:\ Orange,\ Los\ Angeles,\ Riverside,\ San\ Bernardino,\ Kern,\ Santa\ Barbara,\ and\ Ventura.$

⁷ Availabbe in the following California county: San Diego

⁸ Available in the following California counties: Sacramento, Placer, San Mateo, Fresno, San Joaquin, Stanislaus, Alameda, Contra Costa, Marin, Santa Clara, and San Francisco.

⁹ Orthodontic discounts may be available from a Guardian DentalGuard contracted Preferred PPO network Orthodontist.