

Guardian HMO
Benefit and Rate Sheet

Available in CA¹
Individual and Family Plans

HMO GUARDIAN DENTAL PLANS

Plan Name	Low U30 4HG0073A	Low U30 4HG0073B	High U50 4HG0073E	High U50 4HG0073F
Network	HMO		HMO	
Deductible				
Individual	N/A		N/A	
Family	N/A		N/A	
Waived for Preventive	N/A		N/A	
Annual Max Benefit	N/A		N/A	
Orthodontic Lifetime Max	1 treatment per member		1 treatment per member	
Dental Benefit				
Preventive Services	No Charge		No Charge	
Cleaning Allowances	1st and 2nd = \$0 copay		1st and 2nd = \$0 copay	
Basic Services	See copay schedule		See copay schedule	
Endodontic	\$0 - \$525		\$0 - \$170	
Periodontal	\$0 - \$60		\$0 - \$60	
Oral Surgery	\$0 - \$399		\$0 - \$195	
Major Services	See copay schedule		See copay schedule	
Prosthodontics	See copay schedule		See copay schedule	
Implants	Not covered		Not covered	
Missing Tooth Clause	Not covered		Not covered	
Major Service Waiting Period	N/A		N/A	
Reimbursement Schedule	Copay Schedule		Copay Schedule	
Orthodontic Benefit				
Orthodontics	You pay a copay for each covered benefit: \$2500 - \$2800. See plan benefits.		You pay a copay for each covered benefit: \$2500 - \$2800. See plan benefits.	
Orthodontics Available To	Adult or Child		Adult or Child	
Orthodontic Waiting Period	N/A		N/A	
Rates for 2024 Effective Dates - \$5 administration fee applies to each monthly invoice.	SO CAL*	NOR CAL**	SO CAL*	NOR CAL**
Member Only	\$15.14	\$19.30	\$25.08	\$30.68
Member + Spouse/DP	\$29.39	\$37.09	\$46.30	\$56.23
Member + 1 Child	\$29.39	\$37.09	\$46.30	\$56.23
Member + Children	\$51.44	\$62.26	\$77.06	\$91.20
Member + Family	\$51.44	\$62.26	\$77.06	\$91.20
Rate Guarantee	None ²	None ²	None ²	None ²
*So Cal: Available in: Orange, Los Angeles, Riverside, San Bernardino, Kern, Santa Barbara, Ventura, San Diego counties. **Nor Cal: Available in: Sacramento, Placer, San Mateo, Fresno, San Joaquin, Stanislaus, Alameda, Contra Costa, Marin, Santa Clara, San Francisco counties.				

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

² Individual and Family plans (IFP) renew every November 1, regardless of when originally enrolled.