

Guardian Dental | Guardian Family Advantage Plus

Metal Level | High

Rating Area	Individual Rate	Family Rates						
		Couple	Primary Subscriber + 1 Dependent	Primary Subscriber + 2 Dependents	Primary Subscriber + 3 Dependents	Couple + 1 Dependent	Couple + 2 Dependents	Couple + 3 Dependents
1	\$35.88	\$73.53	\$74.39	\$112.89	\$170.66	\$112.03	\$150.54	\$208.30
2	\$31.85	\$65.26	\$66.87	\$101.89	\$154.42	\$100.29	\$135.31	\$187.84
3	\$35.83	\$73.41	\$74.29	\$112.75	\$170.44	\$111.88	\$150.34	\$208.03
4	\$35.90	\$73.56	\$74.42	\$112.94	\$170.73	\$112.08	\$150.61	\$208.39
5	\$35.85	\$73.47	\$74.34	\$112.83	\$170.56	\$111.96	\$150.45	\$208.18
6	\$32.31	\$66.22	\$67.72	\$103.14	\$156.25	\$101.63	\$137.04	\$190.16
7	\$32.98	\$67.58	\$68.88	\$104.79	\$158.65	\$103.49	\$139.39	\$193.25
8	\$35.13	\$71.99	\$73.02	\$110.91	\$167.74	\$109.88	\$147.77	\$204.60
9	\$32.36	\$66.32	\$67.79	\$103.21	\$156.34	\$101.74	\$137.16	\$190.29

(Product ID# 16596MN0030001)

Information about this plan's rates:

- There are rates specifically for couples and for families (not just addition of individual rates)
- Maximum number of children used to quote a children-only contract is 3 children
- Rating area is based on the county in which the employer resides. The map of the State of MN Rating Areas is included at the end of this document.

Guardian[®] | Family Advantage Plus

In-Network Deductible - \$0 Out-of-Network Deductible-\$50

Services	In- Network Percentage Paid	Out-of-Network Percentage Paid
Preventive Services		
<ul style="list-style-type: none"> Prophylaxis and Fluorides Oral Evaluations Space Maintainers Radiographs Sealants 	100%	80%
Basic Services		
<ul style="list-style-type: none"> Amalgams and Resin Composites Prefabricated Stainless Steel Crowns Consultations 	80%	60%
Major Services (12 month wait for non-pediatric services)		
<ul style="list-style-type: none"> Porcelain and Metal Crowns Endodontic Services 	50%	30%



NEED HELP WITH YOUR ENROLLMENT PACKET? Contact your Broker or visit www.mnsure.org or Contact MNSure at 1-855-366-7873.



GUARDIAN[®] Dental Plan Rates and Benefits Summary

<ul style="list-style-type: none"> • Periodontal Services • Extractions and Oral Surgery Services • Prosthodontic Services 		
Orthodontic Services (12 month wait period for non-medically necessary)		
<ul style="list-style-type: none"> • Medically and Non-Medically Necessary Orthodontic Services for members under age 19 	50%	30%

MAXIMUMS FOR NON-PEDIATRIC DENTAL SERVICES:

Annual Maximum per Covered Person \$1,500.00

Non-Medically Necessary Orthodontics Lifetime Maximum per Dependent Child \$1,500.00

MAXIMUMS AND WAITING PERIODS DO NOT APPLY TO PEDIATRIC DENTAL SERVICES

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MNsured Health Insurance Plan Rates By Region

There are 9 insurance rate pricing regions in Minnesota

 <p>Area 1 Dodge Fillmore Freeborn Goodhue Houston Mower Olmsted Steele Wabasha Winona</p>	 <p>Area 4 Brown Cottonwood Jackson Lincoln Murray Nobles Pipestone Redwood Rock</p>	 <p>Area 7 Aitkin Beltrami Cass Chisago Crow Wing Hubbard Isanti Kanabec Mille Lacs Morrison Pine Roseau Todd Wadena</p>
 <p>Area 2 Carlton Cook Itasca Koochiching Lake Lake of the Woods St. Louis</p>	 <p>Area 5 Big Stone Chippewa Kandiyohi Lac Qui Parle Lyon McLeod Meeker Renville Sibley Swift Yellow Medicine</p>	 <p>Area 8 Anoka Benton Carver Dakota Hennepin Ramsey Scott Sherburne Stearns Washington Wright</p>
 <p>Area 3 Blue Earth Faribault Waseca Le Sueur Martin Nicollet Rice Watonwan</p>	 <p>Area 6 Becker Clay Douglas Grant Otter Tail Pope Stevens Traverse Wilkin</p>	 <p>Area 9 Clearwater Kittson Mahnommen Marshall Norman Pennington Polk Red Lake</p>

