

Guardian Dental | Guardian Family Essentials

Metal Level | Low

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	\$23.12	\$47.38	\$46.92	\$70.71	\$106.41	\$71.18	\$94.97	\$130.67
2	\$20.52	\$42.06	\$42.28	\$64.04	\$96.68	\$63.82	\$85.58	\$118.22
3	\$23.09	\$47.31	\$46.85	\$70.62	\$106.27	\$71.08	\$94.85	\$130.50
4	\$23.13	\$47.40	\$46.94	\$70.74	\$106.45	\$71.21	\$95.01	\$130.72
5	\$23.11	\$47.35	\$46.89	\$70.67	\$106.35	\$71.13	\$94.91	\$130.59
6	\$20.82	\$42.67	\$42.82	\$64.81	\$97.80	\$64.67	\$86.66	\$119.65
7	\$21.25	\$43.55	\$43.58	\$65.91	\$99.41	\$65.88	\$88.21	\$121.70
8	\$22.64	\$46.39	\$46.06	\$69.47	\$104.60	\$69.81	\$93.23	\$128.35
9	\$20.86	\$42.74	\$42.88	\$64.90	\$97.93	\$64.76	\$86.78	\$119.81

(Product ID# 16596MN0060001)

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 Essentials

In-Network Deductible - \$100 (waived for preventive) Out-of-Network Deductible - Not applicable

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 	90%	0%
Basic Services		
<ul style="list-style-type: none"> Amalgams and Resin Composites Prefabricated Stainless Steel Crowns Consultations 	70%	0%
Major Services (12 month wait period for non-pediatric services)		
<ul style="list-style-type: none"> Porcelain and Metal Crowns 	40%	0%





GUARDIAN[®] Dental Plan Rates and Benefits Summary Mnsure[™]

<ul style="list-style-type: none"> • Endodontic Services • Periodontal Services • Extractions and Oral Surgery Services • Prosthodontic Services 		
Orthodontic Services		
<ul style="list-style-type: none"> • Medically Necessary Orthodontic Services for members under age 19 	50%	0%

MAXIMUMS FOR NON-PEDIATRIC DENTAL SERVICES:

Annual Maximum per Covered Person \$1,000.00

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 Mahnomon Marshall Norman Pennington Polk Red Lake</p>

