

## Guardian Dental | Guardian Pediatric Advantage

Metal Level | High

Age	Rating Area	Individual Monthly Rate
0-18	1	\$30.58
0-18	2	\$27.41
0-18	3	\$30.54
0-18	4	\$30.59
0-18	5	\$30.56
0-18	6	\$27.77
0-18	7	\$28.29
0-18	8	\$29.99
0-18	9	\$27.81

(Product ID# 16596MN0010001)

### Information about this plan's rates:

- A different rate (specifically for parties of two or more) for each enrollee is added together to calculate the monthly contract rate
- Plan level exclusion: Dependent age is limited up to age 19 (18 or younger)
- Age determined for rating and eligibility is age of insured person on effective date
- 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<sup>®</sup> | Pediatric Advantage

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

Services	In- Network Percentage Paid	Out-of-Network Percentage Paid
<b>Preventive Services</b>		
<ul style="list-style-type: none"> <li>• Prophylaxis and Fluorides</li> <li>• Oral Evaluations</li> <li>• Space Maintainers</li> <li>• Radiographs</li> <li>• Sealants</li> </ul>	100%	80%
<b>Basic Services</b>		
<ul style="list-style-type: none"> <li>• Amalgams and Resin Composites</li> <li>• Prefabricated Stainless Steel Crowns</li> <li>• Consultations</li> </ul>	80%	60%
<b>Major Services</b>		
<ul style="list-style-type: none"> <li>• Porcelain and Metal Crowns</li> <li>• Endodontic Services</li> <li>• Periodontal Services</li> <li>• Extractions and Oral Surgery Services</li> </ul>	50%	30%





# GUARDIAN<sup>®</sup> Dental Plan Rates and Benefits Summary MNsure<sup>™</sup>

Orthodontic Services		
• <b>Medically Necessary Orthodontic Services for members under age 19</b>	50%	30%

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Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY or its subsidiaries. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.





MNsured Health Insurance Plan Rates By Region

There are 9 insurance rate pricing regions in Minnesota

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

