

## DENTAL INSURANCE

Barnes Group Inc.  
Advantage Dental Plan

# SMILE. THERE'S AN AFFORDABLE WAY TO CARE FOR YOUR TEETH.

## Helping You Stay Healthy

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals. Plus, you save money and have the assurance that you are getting the right care when you use one of our in-network dentists.

### WHY CHOOSE GUARDIAN® FOR YOUR DENTAL COVERAGE

- We have been providing outstanding dental plans to millions of Americans for more than 60 years. When you enroll in a Guardian Dental plan, you have access to one of the nation's largest dental networks, so you know there's always high quality dental care close by.
- From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

### HOW GUARDIAN DENTAL SAVES YOU MONEY\*

*Here is an example of how much a root canal can cost when you have dental insurance and use an in-network dentist vs. not having insurance.*

COST WITH NO DENTAL INSURANCE	\$2,400
COST WITH GUARDIAN DENTAL AND USING IN-NETWORK DENTIST	\$480

YOUR ESTIMATED SAVINGS WITH GUARDIAN DENTAL INSURANCE: \$1,920

### IT'S EASY TO USE YOUR PLAN

To find an in-network dentist go to [www.guardiananytime.com](http://www.guardiananytime.com) or download Guardian's 'Find a Provider and ID Card' app to your mobile device.

### GET THE BENEFITS OF HAVING GUARDIAN DENTAL

- No ID cards needed
- Quick and easy claim payments
- Convenient payroll deduction
- Most plans cover 100% of preventive care costs

## LEARN MORE ABOUT DENTAL INSURANCE AT [WWW.GUARDIANANYTIME.COM](http://WWW.GUARDIANANYTIME.COM)



### DID YOU KNOW...?

Among adults aged 20-64, 27 percent had untreated tooth decay<sup>1</sup>

For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures<sup>2</sup>

Tooth decay is the most common childhood disease — impacting sleeping or eating habits and can contribute to school absences<sup>3</sup>



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\*Illustrative example only. See your plan for specific details regarding covered services.  
1. National Center for Health Statistics May 2015 Data Brief, [Healthjournalism.org/06/2015](http://Healthjournalism.org/06/2015) <https://healthjournalism.org/blog/2015/06/percentage-of-adult-americans-with-cavities-remains-high-study-notes/>. 2. When Connecting With A Dentist Doesn't Mean An Office Visit - Kaiser Health News, July 25, 2014. 3. Center for Disease Control. 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. Policy Form #GP-I-DG2000. GP-I-DEN-I6-NM. GP-I-DEN-I6-OR.

## DENTAL INSURANCE

COVERAGE DETAILS	EMPLOYEE BENEFITS*
<b>ANNUAL DEDUCTIBLE</b>	None
<b>PREVENTIVE CARE</b>	
<b>CLEANING (PROPHYLAXIS)</b>	100%
<b>- FREQUENCY</b>	2 Per Calendar Year
<b>FLUORIDE TREATMENTS</b>	100%
<b>- LIMITS</b>	Under Age 19
<b>ORAL EXAMS</b>	100%
<b>SEALANTS (PER TOOTH)</b>	100%
<b>X-RAYS</b>	100%
<b>BASIC CARE</b>	
<b>FILLINGS</b>	80%
<b>PERIO SURGERY</b>	80%
<b>PERIODONTAL MAINTENANCE</b>	80%
<b>- FREQUENCY:</b>	4 Per Calendar year less amount of prophylaxis
<b>REPAIR &amp; MAINTENANCE OF CROWNS, BRIDGES &amp; DENTURES</b>	80%
<b>ROOT CANAL</b>	80%
<b>SCALING &amp; ROOT PLANING (PER QUADRANT)</b>	80%
<b>SIMPLE EXTRACTIONS</b>	80%
<b>SURGICAL EXTRACTIONS</b>	80%
<b>MAJOR CARE</b>	
<b>BRIDGES AND DENTURES</b>	50%
<b>INLAYS, CROWNS, VENEERS</b>	50%
<b>SINGLE CROWNS</b>	50%
<b>ORTHODONTIA</b>	
<b>ORTHODONTIA FOR LESS THAN AGE 19</b>	50% (Lifetime max \$2,000)
<b>ORTHODONTIA FOR ALL OTHER MEMBERS</b>	50% (Lifetime max \$2,000)
<b>COPAY AND AGE LIMITS</b>	
<b>OFFICE VISIT COPAY</b>	n/a
<b>DEPENDENT AGE LIMITS</b>	19 or 23 for full time student

\*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.



Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO Plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Waiting periods may also apply for some services. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic and prosthodontic services. The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Policy Form #GP-I-DG2000, et al.