

Benefit Summary

for Dental has been prepared for the employees of

Intrepid Potash

Deductible- \$50 individual (*Waived for Preventive Services)

	Percentage Paid
Services	
Preventive Services*	100%
Emergency Palliative Treatment	
Oral Examination - every six months	
X-Rays - four bitewings every twelve months full mouth series every five years	
Teeth Cleaning - every six months	
Fluoride Treatments for Children - every six months under age 14	
Space Maintainers for Children - under age 16	
Topical Sealants for unrestored molar teeth	
-one treatment for child(ren) under 16 in a three (3) year period	
Basic Services	90%
Diagnostic Consultation- one per year	
Fillings	
Crowns: Stainless Steel	
Repairs of dentures, bridgework, crowns, etc.	
Endodontic Services/Root Canal Therapy	
Periodontal Services	
Oral Surgery- Uncomplicated extractions	
General Anesthesia- surgical procedures only	
Major Services	60%
Dental Implants	
Bridges Installation-fixed and removable	
Dentures- Full and Partial	
Crowns: Acrylic Metal, Porcelain	
Inlays	
Onlays	
Posts	
Orthodontic Services	75%
\$3,000 Lifetime Maximum for child(ren) under age 19	
The deductible does not apply to Orthodontic services.	



GUARDIAN®

The Guardian Life Coverage Company of America, New York, NY

2004-4746

Benefit Summary

- There is a \$2,000 annual maximum for Preventive, Basic and Major services combined
- *Deductible is waived for Preventive services. 3 individual deductibles per family.
- Eligible dependent children are insured up to age 26.
- Employee/Dependents enrolling outside of the plan eligibility period may be subject to Late Entrant¹ penalties.
- All out of network services are based on usual, reasonable, and customary rates for given area.
- Guardian has contracted with dental providers to provide discounts off services and procedures to Guardian dental plan members. To locate a provider, please reference our On-Line Provider Directory at www.GuardianLife.com.
- Dental Claims - P. O. Box 2459, Spokane, WA 99210-2459, ph: 1-800-541-7846, fax: 509-468-4590
- Pre-determination Review - Guardian will gladly assist you and your dentist by determining what benefits could be payable for services and procedures over \$300. Have your dentist fax your treatment plan to Guardian, note that it is a pre-determination review and we will let your dentist know what benefits would be payable. (This includes orthodontic treatment if your plan includes it)
- **Special Limitation:** Teeth lost or missing before a insured person becomes insured by this plan. A insured person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the insured person became insured by this plan.
R3 - DG2000

¹ A late entrant is a person who becomes insured more than 31 days after he is eligible; or becomes insured again, after his coverage lapsed because he did not make required payments. We won't cover charges incurred by a late entrant for (1) Group II (basic) services until 6 months from the date he is insured by this plan; and (2) Group III (major) services until 12 months from the date he is insured by this plan and Group IV (orthodontics) services until / 24 months from the date he is insured by this plan

This handout is for illustrative purposes. You will receive benefit booklets. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.



GUARDIAN*