

Benefit Summary

for Dental Maximum Rollover Plan has been prepared for the employees of:

Hoekstra Transportation

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

Services	Percentage Paid	
	In-Network	Out-of-Network
Preventive Services*	100%	100%
Oral Examination - every six months		
X-Rays - four bitewings every twelve months full mouth series every five years		
Teeth Cleaning - every six months		
Topical Sealants for unrestored molar teeth		
-one treatment for child(ren) under 16 in a three (3) year period		
Basic Services	80%	80%
Diagnostic Consultation- one per year		
Fillings: Amalgam, Silicate, Acrylic		
Repairs of dentures, bridgework, crowns, etc.		
Oral Surgery- Uncomplicated extractions		
Injectable Antibiotics- for treatment of a dental condition only		
Major Services	50%	50%
Endodontic Services/Root Canal Therapy		
Periodontal Surgery		
Bridges Installation-fixed and removable		
Dentures- Full and Partial		
Crowns: Acrylic Metal, Porcelain		
Inlays		
Onlays		
Posts		
Orthodontic Services	50%	50%
\$1,000 Lifetime Maximum for child(ren) under age 19		
The deductible does not apply to Orthodontic services.		
Orthodontic Services are not subject to Maximum Rollover		

- There is a \$1,500 annual maximum for Preventive, Basic and Major services combined in network, and a \$1,000 annual maximum for Preventive, Basic and Major services combined out of network, subject to the maximum rollover.



GUARDIAN®

Benefit Summary

- **Maximum Rollover:** With Maximum Rollover, we'll roll over a portion of each member's unused annual maximum, called the Maximum Rollover Amount, into his or her Maximum Rollover Account (MRA). The MRA can be used in future years, if a member reaches the plan's Annual Maximum.

Even better, if a member uses the services of Preferred Providers exclusively during the benefit year, we'll increase the amount credited to his or her MRA to the In-network Only Maximum Rollover Amount.

To qualify, a member must submit a claim and not exceed the paid claims Threshold during the benefit year. The employee and each insured dependent maintain separate MRAs based on their own claim activity. Each member's MRA may not exceed the MRA limit.

PLAN ANNUAL MAXIMUM *	THRESHOLD	MAXIMUM ROLLOVER AMOUNT	IN-NETWORK ONLY MAXIMUM ROLLOVER AMOUNT	MAXIMUM ROLLOVER ACCOUNT LIMIT
\$1000	\$500	\$250	\$350	\$1000

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

- Employee joining the plan as a new entrant with 3 months or less remaining in the benefit year: the MRA accumulation will begin as of the first full benefit year. (Example: An Employee joining in November of 2005, claim activity in 2006 will be used and applied to MRAs for use in 2007).
 - *Deductible is waived for Preventive services. 3 individual deductibles per family.
 - Children are covered up to age 20 or 26 if a full time student.
 - 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.
 - Dental Claims - P. O. Box 2459, Spokane, WA 99210-2459, ph: 1-800-541-7846, fax: 509-468-4590.
 - 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.
 - 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 covered person becomes insured by this plan. A covered 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 covered person became insured by this plan.
- R3 - DG2000

¹A 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.

DentalGuard General Limitations and Exclusions: 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. 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 treatments 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. Contract # GP-1-DG2000 et al.

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.

