



# How Do I Know Which Dental Plan is Right for Me?

## PPO vs. Managed Dental Care Plan Options

Your dental plan offers you two options to choose from, the Preferred Provider Organization (PPO) insurance plan and the Managed Dental Care plan.

Each plan provides you with comprehensive dental coverage, but there are differences that are important to keep in mind when deciding which plan is right for you.

### Preferred Provider Organization (PPO)

This plan allows you the freedom to see any dentist, in or out-of-network and will cover some of the out-of-network costs, but you will save more if you stay in-network. You pay a monthly premium and your plan covers a percentage of dental costs, after a deductible is met.

### Managed Dental Care (MDC)

This plan typically costs less than the PPO plan and usually covers most or all in-network costs, but you will likely have to pay all of the costs yourself if you go out-of-network.

### Both Dental Plan Options Include:

- 100% coverage for preventive care such as cleanings, exams and x-rays
- Easy, online access to plan information including claim status and ID cards
- Quality dental care coverage

### Compare Plans and Enroll

Review the plan features chart on the right to determine which plan is the right choice for you and your family.

For more information about your plan options, refer to your employer's plan summary.

FEATURES	PPO	MDC
Choice of Dentist	Freedom to visit any dentist, but save more with in-network dentists	Must see in-network dentist for benefits to apply
What you Pay	Pay an annual deductible and then plan pays an percentage of your cost up to the annual plan maximum	Pay a set co-pay each visit (same co-pay for Generalists and Specialists)
Know Costs in Advance	Request a pre-treatment estimate be submitted to Guardian	Yes, you pay a set co-pay, so you know exactly what it will cost
Annual Maximum	Yes, limited to how much the plan will cover each year	No annual maximum
Referral Needed for Specialist	No	Yes, Specialist must be in-network
Ability to Change Dentists	Unlimited	Limited to 1 time per month
Need to File a Claim	Typically provider files	No
Emergency Coverage when Out-of-Area	Yes	Limited

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