



Aurora University  
409365

**DENTAL PLAN DESIGN CHANGE SUMMARY**

**Old Plan (Guardian First Commonwealth)**

Current Plan		
	In-Network Fee Schedule	Out-of-Network R & C - 90th %ile
Reimbursement Based On		
Coinsurance		
Preventive	100%	90%
Basic	80%	70%
Major	50%	40%
Deductible		
Amount	\$50	\$50
Waived for Prev. Svcs?	Yes	Yes
Maximum	\$1,000	\$1,000
<b>Maximum Rollover Detail:</b>		
Threshold:		\$500
Rollover amount:		\$250
In-network Only Rollover amount:		\$350
Maximum Rollover Account Limit:		\$1,000
<p>-- If a member submits a claim and does not exceed the \$500 paid claims threshold during the benefit year, Guardian will roll over \$250 into their Maximum Rollover Account (MRA) for use in future years.</p> <p>-- If a member uses Guardian Preferred Providers exclusively during the benefit year, the amount is increased to \$350.</p> <p>-- Each employee and dependent maintain separate MRAs based on their own claim activity.</p> <p>-- Each member's MRA may not exceed the \$1000 Maximum Rollover Account Limit.</p> <p>-- For calendar year accumulation cases with a plan anniversary date in Oct, Nov, or Dec, the Maximum Rollover feature starts as of the first full benefit year.</p> <p>(For example, if a plan renews in November of 2005, claims activity in 2006 will be used to determine rollover amounts for use in 2007.)</p> <p>-- For all other cases, we will use claims activity from the entire current benefit year to determine rollover amounts for use in the next benefit year.</p>		
DentalGuard Options:		
Move Surgical Periodontics (Basic to Major)		
Dependent Age Limits	20/26	

***NEW PLAN - GUARDIAN DENTAL GUARD***

Alternative Plan		
	In-Network Fee Schedule	Out-of-Network Fee Schedule
Reimbursement Based On		
Coinsurance		
Preventive	100%	80%
Basic	80%	70%
Major	50%	40%
Deductible		
Amount	\$50	\$50
Waived for Prev. Svcs?	Yes	No
Maximum	\$1,000	\$1,000
<b>Maximum Rollover Detail:</b>		
Threshold:		\$500
Rollover amount:		\$250
In-network Only Rollover amount:		\$350
Maximum Rollover Account Limit:		\$1,000
<p>-- If a member submits a claim and does not exceed the \$500 paid claims threshold during the benefit year, Guardian will roll over \$250 into their Maximum Rollover Account (MRA) for use in future years.</p> <p>-- If a member uses Guardian Preferred Providers exclusively during the benefit year, the amount is increased to \$350.</p> <p>-- Each employee and dependent maintain separate MRAs based on their own claim activity.</p> <p>-- Each member's MRA may not exceed the \$1000 Maximum Rollover Account Limit.</p> <p>-- For calendar year accumulation cases with a plan anniversary date in Oct, Nov, or Dec, the Maximum Rollover feature starts as of the first full benefit year.</p> <p>(For example, if a plan renews in November of 2005, claims activity in 2006 will be used to determine rollover amounts for use in 2007.)</p> <p>-- For all other cases, we will use claims activity from the entire current benefit year to determine rollover amounts for use in the next benefit year.</p>		
DentalGuard Options (changes from the current plan design):		
Move All Endodontics (Basic to Major)		
Move Oral Surgery except Non-Surgical Extractions (Basic to Major)		
Move Non-Surgical Extractions (Basic to Major)		
Dependent Age Limits	20/26	
<b>New Plan Design Rates</b>		
	Monthly Rate	
Employee	\$24.07	
Employee + 1	\$47.84	
Family	\$72.76	
(594)		