

## Guardian In-Network or Guardian Out-of-Network?

About 10% of our membership (2,279) are enrolled in the DeltaCare USA. Copays are minimal and predictable with no copays for many procedures, and you have a primary care dentist to guide you in your dental care. DeltaCare USA, however, provides no out-of-network coverage.

About 90% of our members (20,085) are enrolled in the Guardian PPO, and about 70% of the procedures of those enrollees are done in-network with Guardian participating dentists. At the same time, we understand that many members have utilized out-of-network dentists whom they trust. Our dental plan benefit design gives our members choices. That said, please remember that there are tens of thousands of participating Guardian dentists nationally and over ten thousand in the NY Metro Area. When choosing a Guardian network dentist, you can save hundreds of dollars on common procedures.

The table below compares the various Guardian plans' projected average out-of-pocket or copay costs for common procedures in selected groups of Zip Codes:

Comparison of Projected Average Out-Of-Pocket Cost of Common Procedures										
		Manhattan Zip Codes beginning 100			Brooklyn Zip Codes beginning 112			Queens Zip Codes beginning 113		
Code	Procedure	Guardian		Out-of-network	Guardian		Out-of-network	Guardian		Out-of-network
		"Greater Savings" Provider**	Guardian "Partner Network" Provider**		"Greater Savings" Provider**	Guardian "Partner Network" Provider**		"Greater Savings" Provider**	Guardian "Partner Network" Provider**	
D1110	Prophylaxis	\$13	\$20	\$134	\$0	\$9	\$105	\$0	\$4	\$94
D2392	Filling	\$16	\$32	\$252	\$0	\$3	\$150	\$0	\$15	\$125
D2740	Crown	\$172	\$335	\$1,954	\$3	\$237	\$1,411	\$58	\$143	\$1,302
D7240	Oral Surgery	\$40	\$118	\$276	\$0	*	\$245	\$25	*	\$270
D6010	Dental Implant	\$231	\$204	\$2,107	\$89	\$359	\$1,578	\$139	*	\$1,498
D8080	Braces	\$334	\$4,662	\$10,764	\$328	\$2,239	\$6,211	\$330	\$1,095	\$8,172

\* Not enough data to make a projection.

\*\* Guardian in-network providers are of two types: providers belonging to the Guardian network and providers belonging to other networks leased by Guardian. Guardian network providers have the highest discounts and are called "Greater Savings Providers." The leased network providers have lesser discounts and are called "Guardian Partner Network Providers." Both types of providers are "in-network" and eligible for the Fund's higher reimbursement fee schedule.

Notes: The table is for illustrative purposes only. Copay procedure amounts are an average of all the Zip Codes in each location. The dollar amounts are estimates and not actual expenses; these are sample average member costs to show the relative cost differences among network designations and location of services and are not a guarantee of costs. Some members may incur higher and others lower out-of-pocket costs depending on their unique circumstances. The average out-of-pocket costs are based on claims data for the annual period ending August 31, 2021.