



## Frequently Asked Questions

Group Number: 00581430

The Frequently Asked Questions document combines the initial FAQ which was distributed during the transition to Guardian along with questions received during the February 2021 informational meetings.

**Q: When does the Guardian Plan start?**

A: The new dental plan through Guardian is effective January 1, 2021. For new hires, coverage will become effective the 1<sup>st</sup> of the month following your probation period.

**Q: What are the dental benefits through Guardian?**

A: The dental benefits are not changing. You can reference the Dental Summary Plan Description found on the NY44 website [www.ny44.e1b.org](http://www.ny44.e1b.org) for complete details on the dental plan coverage.

**Q: Can I continue to see my current dental provider?**

A: Yes, you may continue to receive services from your current dentist or any dental provider you choose. However, when you select a provider in the Guardian Dental PPO network, you will receive a higher benefit. Guardian has over 130,000 providers and the top dental network in New York.

**Q: What if my provider does not participate in the Guardian network?**

A: You may continue to use your current provider, but it will be considered as out-of-network and benefits will be paid at the out-of-network benefit level. You can also ask your provider if they would be interested in becoming part of the Guardian PPO network. If so, members can instruct their dentist to contact Guardian, or they can go to their website and click on "*Join our dental network today*" tab.

**Q: What are In-Network Benefits?**

A: In-Network benefits are those services where you utilize a provider who participates in the Guardian PPO Dental network. Providers who participate agree to accept the scheduled fee paid by Guardian. You will still be responsible for any co-insurance and/or deductible which should be paid by you directly to the provider. Your Explanation of Benefits from Guardian will show you any amounts due to your provider.

**Q: What are Out-of-Network Benefits?**

A: Out-of-Network benefits are those services where you utilize a provider that does **not** participate in the Guardian PPO Dental network. These providers do not have an agreement to accept the fees paid

by Guardian. These out-of-network providers may charge you for the difference between what the plan pays (Guardian fee schedule) and the dentist/provider's billed charge.

**Q: How do I find a dentist that is part of the Guardian PPO network?**

A: To find out if your dentist participates OR to find a dentist near you in the Guardian dental network,

Step 1: Visit [www.guardianlife.com/](http://www.guardianlife.com/)

Step 2: Click on **"Find a Provider"** at the top right of the screen, then hit enter.

Step 3: Be sure that the **PPO** option is marked (on the left-hand side) before you continue your search

Step 4: You can search by address, dentist name or dentist practice/office name.



Search for a dentist in your area

*All fields are required unless marked optional.*

Plan Type

**PPO**

Managed Dental Care (DHMO/Prepaid)

Location [Use my current location](#)

Miles

Dentist Last Name *(Optional)*

Office Name *(Optional)*

or copy this link into your web browser <https://www.guardiananytime.com/fpapp/FPWeb/search> and follow steps 3 and 4 above.

**Q: What is the annual plan maximum for dental benefits?**

A: The annual maximum paid by the plan, per covered person, is \$1,500 per **calendar year**.

**Q: Is the \$1,500 annual limit per person or total for family?**

A: Each person on the plan has a limit of \$1,500.

**Q: Is there a deductible under the plan?**

A: No, there is no deductible under the NY44 dental plan

**Q: What is the age limit for covered dependent children?**

A: Eligible dependent children will be covered until the end of the month they reach the age 24.

**Q: Is coverage for Orthodontia (braces) included in the plan?**

A: Yes, Orthodontia is included for covered dependent children under the age 24. Application of braces must be placed or start by age 19. There is a lifetime maximum benefit for the Orthodontia services of \$2,400 per child.

**Q: Does or did the lifetime orthodontia limit of \$2,400 reset with the change to Guardian?**

A: No, the lifetime limit is not reset. Amounts used previously under ProBenefits will be transferred and loaded in Guardian's system. If there was any balance unused prior to moving to Guardian, the remaining balance can be used under Guardian.

**Q: If I received braces as an adult, are visits for my retainer covered?**

A: There is no adult orthodontia coverage, this would include follow-up visits with an orthodontist for the retainer.

**Q: When registering on Guardian Anytime, can I use an alternative ID instead of my Social Security Number?**

A: No, unfortunately you will need to use your social security number when registering for the Guardian Anytime portal. You will also need the plan's group number, 00581430.

**Q: Once I retire and move out of state can I still use the Guardian plan?**

A: Yes, you will still have coverage and access to the national network of Guardian providers.

**Q: Are white fillings covered under the plan? Or does the plan only cover silver fillings?**

A: Yes, both white and silver fillings are covered under the plan.

**Q: Are there limits for implants and dentures covered under this plan?**

A: There are no differences in how implants and dentures are covered under the plan. Refer to be benefits summary on the NY44 website or call Guardian customer service at

**Q: If my dependent is 24 and still a full-time student, how do they apply for Cobra coverage?**

A: To enroll in COBRA coverage, members must contact their Benefit Administrator at their school for appropriate paperwork.

**Q: When does the rollover feature begin? Would the balance from 2020 be rolled or does it start in 2021?**

A: The rollover benefit will begin in 2022, based on unused amounts from 2021. Members can view your rollover amount via Guardian Anytime under the Report section.

**Q: How much money can be rolled over from year to year?**

A: The maximum amount that can be rolled over annually is \$350. However, total claims for a member must be at least \$700 or more. Additional funds are eligible for rollover for utilizing only in-network providers. For more details refer to the Maximum Rollover Flyer on the NY44 website.

**Q: Who do I contact for questions about the dental plan and Guardian benefits?**

A: **On January 1, 2021, and after** you may contact Guardian Insurance. The customer service department can answer questions about benefits, ID cards and claims. You also can create an account with Guardian to email questions and download the Guardian Anytime mobile app. The mobile app will allow you to access a digital version of your membership card.

## Find a Provider On the Go

Download our mobile app to find a dentist or vision provider in Guardian's networks and access your ID card from your phone or tablet.



**Q: How can I reach Guardian Customer Service?**

A: You can reach the **Guardian Customer Service at 1-800-541-7846** regarding any questions regarding your dental coverage through the NY44 Trust.