



IBEW Local 18-Sponsored
Guardian Dental Plans
Effective July 1, 2023



CA Insurance License: 0602572

What's New for July 1, 2023

- * PPO dental annual maximum will increase from \$2,000 to \$3,000 per person!*

IBEW Local 18-Sponsored Guardian Dental Plans

- * **NEW-** PPO annual maximum increased from \$2,000 to \$3,000*
- * Choice between DHMO and PPO dental plans
- * Both plans cover the entire family at no monthly premium cost to members and retirees
- * Both plans include comprehensive orthodontia coverage for adults and children

IBEW Local 18-Sponsored Guardian PPO Dental Plan

- * **NEW-** Annual maximum increased from \$2,000 to \$3,000
- * Flexibility of in and out-of-network dentists
- * Rich PPO benefits available
- * No annual deductible for in-network services
- * Includes coverage for implants

IBEW Local 18-Sponsored Guardian DHMO Plan

- * No deductibles
- * No claim forms
- * Fixed copay schedule, varies based on procedure
- * Includes coverage for teeth whitening

IBEW Local 18-Sponsored Guardian Dental Plans In-Network Benefits

	Guardian PPO	Guardian DHMO
Annual Deductible*	\$0	\$0
Annual Maximum Benefit*	\$3,000 per person**	Unlimited
Orthodontia Lifetime Maximum	\$2,000 per person	Not Applicable
Preventive Care	100%	Copay varies
Basic Care	90%	Copay varies
Major Care	60%	Copay varies
Orthodontia	80%	\$1,500 - \$2,800 copay

*Annual benefits are based on calendar year

** Effective 7/1/2023

Please note, this is only a brief summary of benefits, refer to the actual policies or certificates for complete details.

Signing Up

- * Open Enrollment will be Monday, April 24, 2023 through Friday, May 5, 2023
 - * Enrollment changes are effective July 1, 2023
- * Access to convenient online enrollment and benefit resources at www.mybenefitchoices.com/Local18
 - * Please note, online enrollment is only available for IBEW Local 18-sponsored plans
- * For assistance with Open Enrollment please contact the Benefit Service Center (800) 842-6635

Questions and Answers

