

Our GGUSD Self-Insured Dental Plan Network Is <u>Now</u> Even Greater

GGUSD is transitioning the Self Insured Dental Plan to the Guardian dental network effective January 1, 2018.

If you <u>are currently</u> enrolled in our Self-Insured Dental Plan:

- 1. You will be automatically enrolled into the Guardian network no paperwork needed
- 2. Expect to receive new Guardian Dental Cards in the mail at home in December

If you <u>are *not* currently</u> enrolled and would like to enroll in our Self-Insured Dental Plan:

- 1. Open Enrollment during the month of October is the time that you may change medical and/or dental plans.
- If you are interested, you may submit an Enrollment and Change form complete with your original signature to the GGUSD Insurance Office October 1 - 31, 2017 for the January 1 – December 31, 2018 plan year.

Why the change to Guardian?

- 1. Much larger network of local quality care providers
- 2. Using in-network providers will help you and your family save money



- 3. You still have the choice to utilize out-of-network providers
- 4. Out-of-network providers will be paid at a higher rate on usual and customary charges than our previous network

How does a larger Dental Network help you?

While coverage is still available for out of network providers, there are a few advantages to using an innetwork provider:

- 1. Guardian's Network of dental providers is highly credentialed and vetted through a rigorous review process, so you can feel confident that you are receiving quality care.
- 2. When you use an in-network dentist, you will pay less out of pocket since Guardian negotiates the fees you are charged for services.
- 3. When you use an in-network dentist, you will also get more out of your annual limit of coverage because of the lower negotiated rates.

Are Guardian providers located in my area?

- 1. Yes, we will use Guardian's "<u>DentalGuard Preferred" PPO network</u>, which is one of the largest networks in the country.
- 2. Guardian's network includes hundreds of thousands of providers located across the country in convenient locations near you. **Nearly 99% of GGUSD employees** will have access to at least 1 innetwork dentist within 5 miles of their residence.

How can I find a provider?

Finding a dental provider is easy. Go to GuardianAnytime.com and click on 'Find a Provider'.