

Dental/Vision Combo (Optional)

Highlights

- Fully Insured
- No Deductible
- No Waiting Periods
- Covered services pay at 80%-90%
- Access to *DentalGuard Preferred Select Network* for discounts on covered services
- \$1,000 calendar year maximum for each employee and each covered dependent



Benefits*

Class I – Preventative and Diagnostic – Plan Pays 90%

- 2 routine examinations per calendar year
- 2 prophylaxis (cleanings) per calendar year
- 1 series of bitewing X-rays per calendar year

Class II – Basic Procedures – Plan Pays 80%

- Simple extraction of teeth
- Fillings of amalgam, silicate, acrylic, synthetic porcelain and composite filling materials

* *Preauthorization of benefits if dental work exceeds \$200*

* *Out-of-network claims paid up to the 85th percentile of UCR*

Our members benefit from discounted provider prices through DentalGuard Preferred Select Network, one of the industry's largest dental preferred provider networks with dentists at over 125,000 locations across the country.

Whenever a member or a covered dependent needs dental care, they are free to visit any dentist or specialist they wish. If they choose to visit a dentist from the DentalGuard Preferred Select Network, they can save money and stretch their annual plan maximums further.

Members have access to an easy to use website and a toll-free number to locate nearby network dentists.

Dental/Vision may be selected Stand-Alone or combined with the PanaMed Limited Benefit Indemnity plan. For those employees who enroll in PanaMed you must elect the same coverage tier as your PanaMed selection. For example, If you elect Employee + Spouse medical, then you can only elect Employee + Spouse on the Dental/Vision as well.

To find participating network dentist go to:

<https://www.guardiananytime.com/fpapp/FPWeb/dentalSearch.process>

Select your Dental Plan: **PPO**, and then Select your Dental Network: **DentalGuard Preferred Select**

Dental Provider Network services are provided by DentalGuard Preferred Select Network www.guardianlife.com.

Pan-American Life and DentalGuard Preferred Select Network are not affiliated.

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See rates on next page.

Highlights

- Discount Vision Plan
- No health restrictions, can be used immediately
- No limits on frequency of use
- No paperwork
- 30 day money-back guarantee on eyewear
- Low price guarantee on eyeglasses
- Discounts on LASIK surgery included

Members save 10% to 60% off provider retail prices on eyeglasses, contacts, eye exams and surgical procedures from more than 12,000 locations nationwide.

Coast to Coast Vision™ network is the most comprehensive in the United States and includes ophthalmologists, optometrists, independent optical centers and national chain locations such as Pearle Vision, JCPenney Optical, Sears Optical, Target Optical, LensCrafters, EyeMasters and QualSight LASIK.



Discount Vision Plan Savings

Benefits	In-Network
Eye Exams	10% to 30% off provider retails fees
Prescriptions Eyeglasses Frames Lenses (single, bifocal, trifocal, and non-standard) Specialty Coatings and Tints	20% to 60% off provider retails fees
Contact Lenses Mail Order Service	10% to 40% off provider retails fees
LASIK (refractive surgery)	40% to 50% off the overall national average

Vision Provider services are not insurance and are provided by New Benefits, Ltd.

For provider look-up: www.coasttocoastvision.com.

Pan-American Life and New Benefits, Ltd. are not affiliated. The discount vision plan contains a 30 day cancellation period. Not available in KS, UT, VT, and WA. For a full list of disclosures, visit www.dmpodisclosures.com.