

THE GUARDIAN DENTAL CARE OPTION

EMPLOYEES MUST WORK A MINIMUM OF 30 HOURS/WEEK FOR ALL PLANS. DEDUCTIBLE IS WAIVED FOR MOST PREVENTIVE SERVICES, EXCEPT WITH OUT-OF-NETWORK DENTISTS.

THE GUARDIAN: There is a \$50 deductible per person on all services for out-of-network dentists. Exams, x-rays and cleanings (one every six months) are reimbursed at 100% of the Guardian fee schedule. Once the deductible is met, basic services such as fillings and simple extractions are covered at 80% of the fee schedule. Major services, including periodontics and endodontics, are paid at 50% after meeting the deductible and six month waiting period. There is a maximum payment of \$1,000 per person per calendar year.

NOTE: Minimum participation rules apply. Firms with 1 to 4 employees must have 100% enrollment. Firms with 5 or more employees must have 75% enrollment.

Quarterly rates*:	The Guardian
Single	\$100.87
Family	\$295.28

*Plus a quarterly administrative fee of \$7.00

THERE IS A ONE-TIME ENROLLMENT FEE OF \$15 WHICH MUST ACCOMPANY EACH NEW HEALTH AND/OR DENTAL INSURANCE APPLICATION. New Chamber members and their full-time employees are generally eligible for insurance on the first day of the month following 30 days as a member. **Enrollment materials for all insurances must be received prior to the 15th of the month before desired coverage may begin.** Open enrollments take place in **May for an effective date of July 1st**, and in **November for an effective date of January 1st.**

The rates quoted herein were provided by the insurance carriers themselves as of 1/1/09. The Adirondack Regional Chamber of Commerce does not set the insurance rates and assumes no responsibility for their accuracy or any increases that may occur.

Please see the enclosed tables for additional information describing each health and dental plan and the 2009 rates for each. Please call 798-1761 to request detailed enrollment materials.

- Sole Proprietors must be an ARCC member for 60 days prior to becoming eligible for health insurance.
- Groups of 2-49 must be an ARCC member for 30 days prior to becoming eligible for health insurance.
- Completed applications must be received by the ARCC **no later than the 10th of the month** to be eligible **on the first of the next month.** Application does not guarantee acceptance by the insurance provider. There is a one-time \$15 new enrollment fee for each new health or dental application. **ARCC bills quarterly, in advance.** There is a \$20 quarterly administrative fee per policy holder.

6/23/09