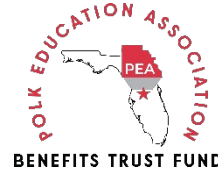




# Dental Insurance-LOW PLAN

## Dental Plan Side by Side

The following summary is a simplified comparison of the current PCS Low Plan through Delta Dental and the PEA Trust Dental program by Guardian featuring the Maximum Rollover Benefit available *only* through the PEA Trust, negotiated for Union members by Union members .



DELTA DENTAL	Low Plan	
Coverage Type	In-Network	Out-of-Network
Provider Network	Delta Dental Premier	
Deductible†	Individual: \$50 Family: \$150	
Type A <sup>1</sup>	Schedule‡	Schedule‡
Type B <sup>2</sup>	Schedule‡	Schedule‡
Type C <sup>3</sup>	Schedule‡	Schedule‡
Annual Max	\$1,000	
Orthodontia	Not Covered	
Lifetime Max	N/A	

Guardian	PEA Trust Low Plan	
Coverage Type	In-Network	Out-of-Network
Provider Network	Guardian Dental Guard Preferred	
Deductible†	Individual: \$50 Family: \$150	
Type A <sup>1</sup>	Schedule‡	Schedule‡
Type B <sup>2</sup>	Schedule‡	Schedule‡
Type C <sup>3</sup>	Schedule‡	Schedule‡
Annual Max	\$1,000+Maximum Rollover Benefit	
Orthodontia	Not Covered	
Lifetime Max	N/A	

Partial Rollover of Unused Benefit Dollars | N/A

Partial Rollover of Unused Benefit Dollars | YES\*

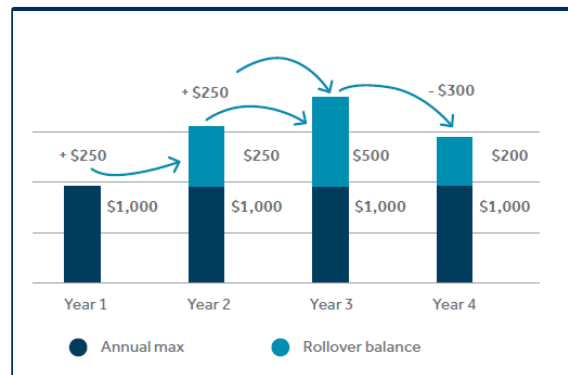
## Example of Max Rollover Benefit\*

**Year one:** Jane starts with a \$1,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$500 Threshold, she receives a \$250 rollover that will be applied to Year Two.

**Year two:** Jane now has an increased Plan Annual Maximum of \$1,250. This year, she submits \$250 in claims and receives an additional \$250 rollover added to her Plan Annual Maximum.

**Year three:** Jane now has an increased Plan Annual Maximum of \$1,500. This year, she submits \$1,300 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

**Year four:** Jane's Plan Annual Maximum is \$1,200 (\$1,000 Plan Annual Maximum + \$200 remaining Maximum Rollover Amount accumulated).



\*Max Rollover Benefit is only available through the PEA Trust Dental Program

	Monthly Premium
Employee Only	\$11.83
Employee & Spouse	\$23.37
Employee & Child(ren)	\$29.03
Employee & Family	\$35.15

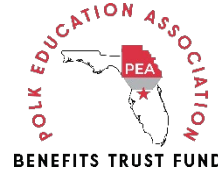
	Monthly Premium
Employee Only	\$11.58
Employee & Spouse	\$21.86
Employee & Child(ren)	\$28.39
Employee & Family	\$34.39



# Dental Insurance-MIDDLE PLAN

## Dental Plan Side by Side

The following summary is a simplified comparison of the current PCS **MIDDLE** Plan through Delta Dental and the PEA Trust Dental program by Guardian featuring the Maximum Rollover Benefit available *only* through the PEA Trust, negotiated for Union members by Union members .



DELTA DENTAL	Middle Plan	
Coverage Type	In-Network	Out-of-Network
Provider Network	Delta Dental PPO	
Deductible†	Individual: \$50 Family: \$150	
Type A <sup>1</sup>	100% of PPO Fee	100% of PPO Fee
Type B <sup>2</sup>	80% of PPO Fee	80% of PPO Fee
Type C <sup>3</sup>	50% of PPO Fee	50% of PPO Fee
Annual Max	\$1,000	
Orthodontia	Covered for children up to age 19	
Lifetime Max	\$1,000 per person	

Guardian	PEA Trust Middle Plan	
Coverage Type	In-Network	Out-of-Network
Provider Network	Guardian Dental Guard Preferred	
Deductible†	Individual: \$50 Family: \$150	
Type A <sup>1</sup>	100% of PPO Fee	100% of PPO Fee
Type B <sup>2</sup>	80% of PPO Fee	80% of PPO Fee
Type C <sup>3</sup>	50% of PPO Fee	50% of PPO Fee
Annual Max	\$1,000+Maximum Rollover Benefit	
Orthodontia	Depends up to age 26	
Lifetime Max	\$1,000	

Partial Rollover of Unused Benefit Dollars **N/A**

Partial Rollover of Unused Benefit Dollars **YES\***

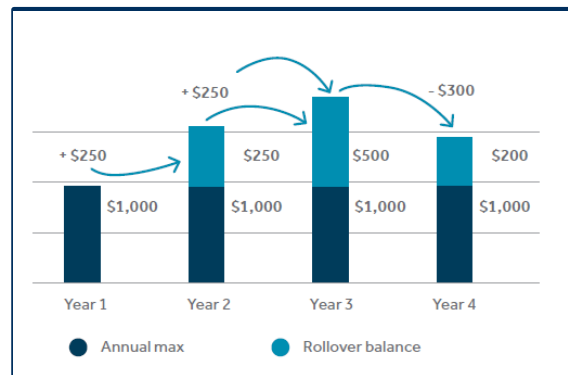
## Example of Max Rollover Benefit\*

**Year one:** Jane starts with a \$1,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$500 Threshold, she receives a \$250 rollover that will be applied to Year Two.

**Year two:** Jane now has an increased Plan Annual Maximum of \$1,250. This year, she submits \$250 in claims and receives an additional \$250 rollover added to her Plan Annual Maximum.

**Year three:** Jane now has an increased Plan Annual Maximum of \$1,500. This year, she submits \$1,300 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

**Year four:** Jane's Plan Annual Maximum is \$1,200 (\$1,000 Plan Annual Maximum + \$200 remaining Maximum Rollover Amount accumulated).



\*Max Rollover Benefit is only available through the PEA Trust Dental Program

Coverage Level	Monthly Premium
Employee Only	\$20.33
Employee & Spouse	\$40.64
Employee & Child(ren)	\$51.24
Employee & Family	\$70.36

Coverage Level	Monthly Premium
Employee Only	\$19.90
Employee & Spouse	\$39.75
Employee & Child(ren)	\$50.11
Employee & Family	\$68.80



# Dental Insurance-HIGH PLAN

## Dental Plan Side by Side

The following summary is a simplified comparison of the current PCS **HIGH** Plan through Delta Dental and the PEA Trust Dental program by Guardian featuring the Maximum Rollover Benefit available *only* through the PEA Trust, negotiated for Union members by Union members .



DELTA DENTAL		High Plan		Guardian		PEA Trust HIGH Plan					
Coverage Type	In-Network	Out-of-Network	Coverage Type	In-Network	Out-of-Network	Coverage Type	In-Network	Out-of-Network			
<b>Provider Network</b>	Delta Dental PPO		<b>Provider Network</b>	Guardian Dental Guard Preferred		<b>Provider Network</b>	Guardian Dental Guard Preferred				
<b>Deductible†</b>	Individual: \$50 Family: \$150		<b>Deductible†</b>	Individual: \$50 Family: \$150		<b>Deductible†</b>	Individual: \$50 Family: \$150				
<b>Type A<sup>1</sup></b>	80% of PPO Fee	80% of PPO MPA*	<b>Type A<sup>1</sup></b>	80% of PPO Fee	80% of PPO Fee	<b>Type A<sup>1</sup></b>	80% of PPO Fee	80% of PPO Fee			
<b>Type B<sup>2</sup></b>	80% of PPO Fee	80% of PPO MPA*	<b>Type B<sup>2</sup></b>	80% of PPO Fee	80% of PPO Fee	<b>Type B<sup>2</sup></b>	80% of PPO Fee	80% of PPO Fee			
<b>Type C<sup>3</sup></b>	80% of PPO Fee	80% of PPO MPA*	<b>Type C<sup>3</sup></b>	80% of PPO Fee	80% of PPO Fee	<b>Type C<sup>3</sup></b>	80% of PPO Fee	80% of PPO Fee			
<b>Annual Max</b>	\$1,500		<b>Annual Max</b>	\$1,500+Maximum Rollover Benefit		<b>Annual Max</b>	\$1,500+Maximum Rollover Benefit				
<b>Orthodontia</b>	Covered for children only to age19		<b>Orthodontia</b>	Depends up to age 26		<b>Orthodontia</b>	Depends up to age 26				
<b>Lifetime Max</b>	\$1,000 per person		<b>Lifetime Max</b>	\$1,500		<b>Lifetime Max</b>	\$1,500				
Partial Rollover of Unused Benefit Dollars			N/A			Partial Rollover of Unused Benefit Dollars			YES*		

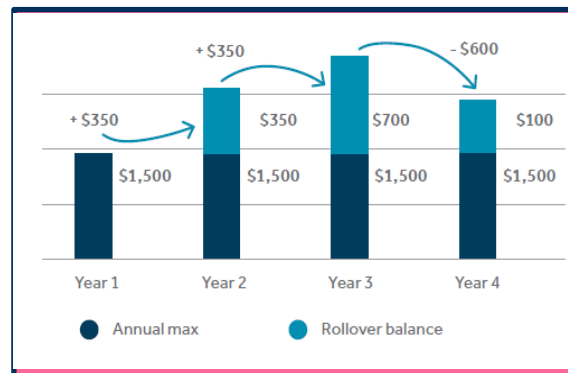
## Example of Max Rollover Benefit\*

**Year one:** Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.

**Year two:** Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$500 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.

**Year three:** Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

**Year four:** Jane's Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining Maximum Rollover Amount accumulated).



\*Max Rollover Benefit is only available through the PEA Trust Dental Program

Coverage Level	Monthly Premium
Employee Only	\$38.93
Employee & Spouse	\$75.36
Employee & Child(ren)	\$91.34
Employee & Family	\$121.44

Coverage Level	Monthly Premium
Employee Only	\$38.07
Employee & Spouse	\$73.70
Employee & Child(ren)	\$89.32
Employee & Family	118.76



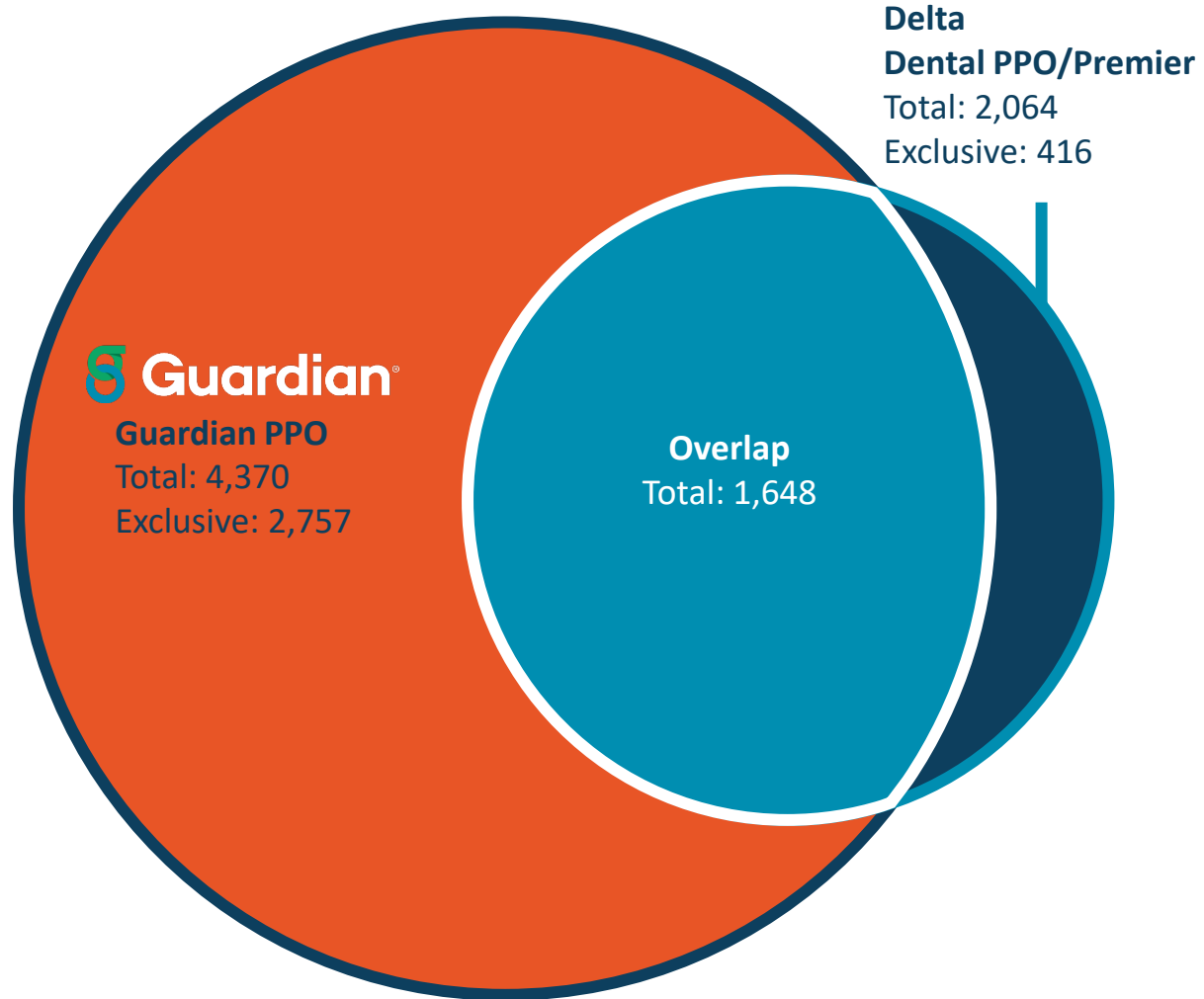
September 5, 2024

# Why Guardian for Polk Education Association

Behind every healthy smile is a Guardian™



# The Guardian Difference



## Guardian and Delta Network Comparison

General Dentists		
Network	Total	Exclusive
Guardian PPO	3,309	2,106
Delta PPO/Premier	1,485	282
Overlap	1,203	N/A

Specialists		
Network	Total	Exclusive
Guardian PPO	1,104	651
Delta PPO/Premier	579	134
Overlap	445	N/A

# Innovative dental offerings

Changing the way dental benefits are delivered



## Byte® at-home orthodontia

- Byte, the at-home invisible orthodontic aligner, is offered at a discount for all Guardian dental members and as an in-network benefit for Guardian plans that include orthodontic benefits.
- Guardian members can straighten and whiten their teeth from their home. Benefits include: no office visits, faster treatment time, ongoing support, and a lifetime guarantee.
- To learn more, visit [go.byteme.com/guardian](https://go.byteme.com/guardian)



## Maximum Rollover

- Rolls over a portion of a member's unused annual maximum for future use
- Promotes in-network utilization: additional funds in Maximum Rollover Account when staying in network – on top of network discounts averaging 42.3%<sup>1</sup>
- Easy to track: annual reports detailing maximum rollover amounts are available for members and the employers at [guardianlife.com](https://guardianlife.com)

<sup>1</sup>Guardian internal reporting, 2023

# Maximum rollover in action

## Example of how maximum rollover works

**Year one:** Jane starts with a \$1,000 plan annual maximum. She submits \$150 in dental claims. Since she did not reach the \$500 threshold, she receives a \$250 rollover that will be applied to year two.

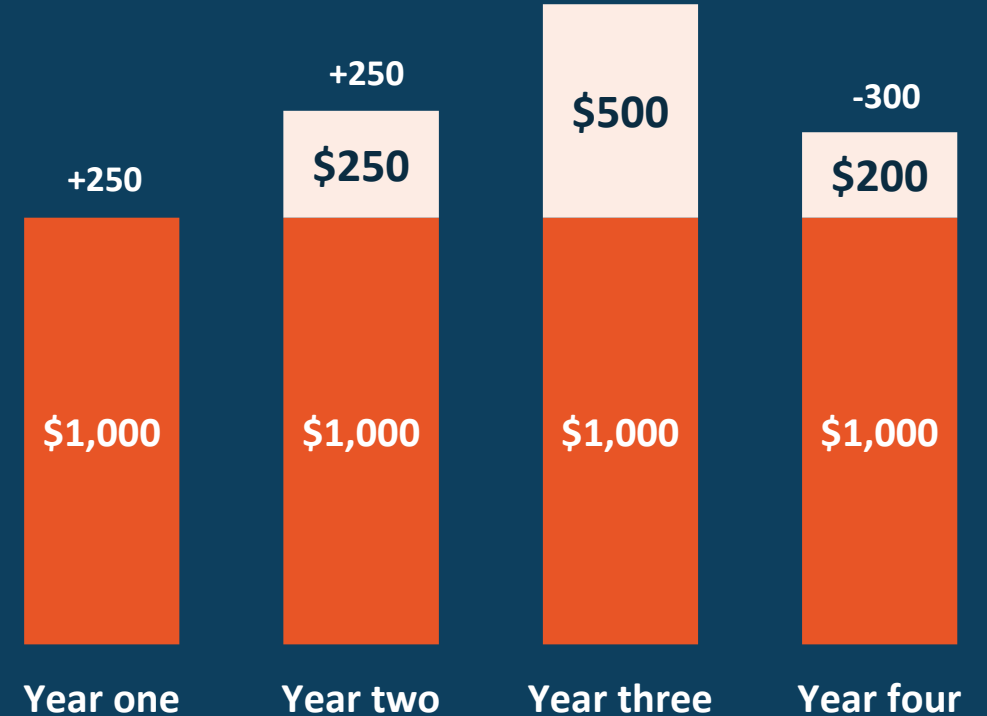
**Year two:** Jane now has an increased plan annual maximum of \$1,250. This year, she submits \$250 in claims and receives an additional \$250 rollover added to her plan annual maximum.

**Year three:** Jane now has an increased plan annual maximum of \$1,500. This year, she submits \$1,300 in claims. All claims are paid due to the maximum rollover amount accumulated.

**Year four:** Jane's plan annual maximum is \$1,200 (\$1,000 plan annual maximum + \$200 remaining maximum rollover amount accumulated).

Note: This is a hypothetical example and is not intended to represent any particular plan.

## Rollover years 1-4



■ Annual max ■ Rollover balance



Thank you.

A thick, orange, hand-drawn brushstroke underline that tapers at both ends, positioned beneath the text 'Thank you.'