

## **Treatment in Progress**

Guardian will pay benefits for covered charges incurred by a patient while he or she is insured by this plan. A covered charge for an inlay, onlay, veneer, crown, bridge or cast restoration is incurred on the date the tooth is initially prepared. A covered charge for a denture is incurred on the date the first impression is made. A covered charge for root canal treatment is incurred on the date the pulp chamber is opened. All other covered charges are incurred on the date the services are furnished.

Treatment started prior to being insured with Guardian is usually not covered. In transfer case situations, when neither plan would cover a service based on the start/completion date provision, Guardian will consider the service, subject to all other dental plan provisions, when the group is transferring to Guardian from the group's immediate prior dental plan and the member is part of the transfer. See below for examples.

### **Work in progress for inlays, onlays, veneers, crowns, dentures, bridges, implants, or root canals:**

Guardian will deny services started prior to the patient's effective date. Guardian will reconsider a service started (but not completed) while the patient was covered under the group's immediate prior carrier when the immediate prior carrier does not follow the same guidelines as Guardian (prep date vs. completion date). Verification of the immediate prior carrier's denial (Explanation of Benefits - EOB) will be required for us to consider coverage.

### **Bridges, Dentures, and Implants initial placement - teeth extracted while insured by the group's immediate prior carrier:**

Guardian will consider the bridge, the appliance on top of the implant, the implant (see below) or the denture needed to replace a tooth when the tooth was extracted or lost while the patient was insured with the group's immediate prior carrier, and there's no lapse in coverage. We'll need a copy of the EOB from the immediate prior carrier showing the tooth was extracted while insured with that carrier.

The surgical placement of the implant and the abutment will not be covered when the plan does not include implant coverage. Guardian will consider the appliance placed on top of the implant when the tooth was extracted or lost while the patient was insured with the group's immediate prior carrier and there's no lapse in coverage. We will need a copy of the EOB from the immediate prior carrier showing the tooth was extracted while insured with that carrier.

### **Pretreatment review/predetermination/pre-authorization issued by the group's immediate prior carrier:**

If the patient had a predetermination of benefits done with the group's immediate prior carrier, and there's no lapse in coverage, we will honor the predetermination of benefits if the services are covered under the Guardian plan. For example, if the prior carrier covered implants but Guardian does not, we would not cover the implant. The benefit payment may differ from the amount reflected on the predetermination based on coinsurance rates, deductibles, reasonable and customary, etc. and the treating dentist.

### **Orthodontic prorating - treatment started prior to being insured with Guardian:**

Orthodontic benefits are determined by the total treatment fee, the estimated treatment length and the type of orthodontic coverage selected by the plan holder. If a patient started orthodontic treatment prior to being insured with Guardian (regardless if they had prior insurance coverage or not), we will prorate the treatment length and fee to determine Guardian's liability. Orthodontic fees incurred prior to the effective date will be excluded.

When an individual transfers to Guardian, not from the group's immediate prior carrier, it does not matter whether they had prior orthodontic coverage. We will not apply the amount paid by a prior carrier to Guardian's orthodontic maximum, but we will prorate the treatment plan.

EX: Appliance was placed 5/1/20  
The group/insured became effective with Guardian 1/1/21  
Treatment fee is \$5,000.00, treatment length is 24 months  
\$1,500.00 lifetime orthodontic maximum

\$5,000.00 divided by 24 months = \$208.33 per month fee, 8 months of treatment are prior to the effective date, 8 months @ \$208.33 per month = \$1,666.64, this amount will be excluded. Guardian will consider \$3,333.36 for 16 months.  
( $\$5,000.00 - \$1,666.64 = \$3,333.36$ ) (24 months – 8 months = 16 months)

We will apply all contract provisions relating to orthodontic coverage, e.g., 50% coinsurance up to the lifetime maximum. In this case we would consider paying a maximum of \$1,500.00.

When a group transfers to Guardian from another carrier, we reduce the amount that Guardian pays by the amount paid by the immediate prior carrier. If the immediate prior carrier previously paid \$1,000.00 toward the lifetime orthodontic benefit, based on the above example, the maximum that Guardian would pay is \$500.00 or the total considered amount at the orthodontic coinsurance percent, whichever is less.