



# Participating Dentist Program

for the PSC-CUNY Welfare Fund

To View Participating Dentists

[www.glic.com](http://www.glic.com)

“Find a Dentist” for  
“Dental Guard Preferred”

Guardian provides a large comprehensive panel of Participating Dentists who have agreed to accept discounted fees for services.

Guardian administers a reimbursement program to partially offset the billed balance on dental services.

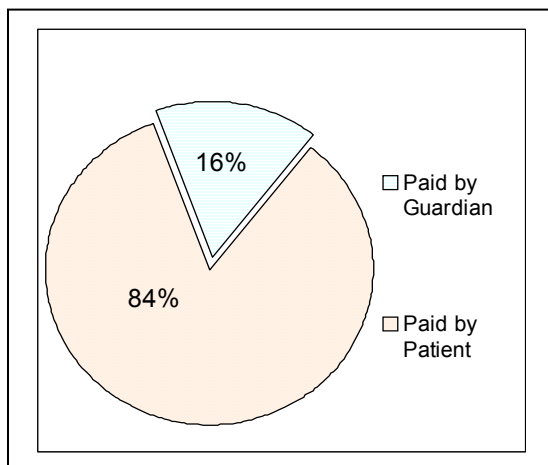
The Guardian program now covers part of the costs of orthodontia for children.

Members have the freedom – without cost advantages – of using Non-Participating Dentists.

## WHY USE GUARDIAN DENTISTS?

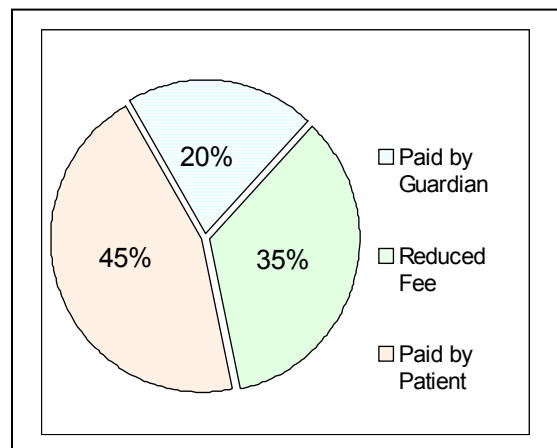
By using Participating Dentists, members can achieve significant savings. The pie charts below depict actual 2006 claim experience of the PSC-CUNY membership. These charts use the lower 2006 reimbursements, so costs will shift in 2007.

**Costs with Non-Participating Dentists**



Members who incurred dental bills during the first half of 2006 in the care of non-participating dentists paid 84% of the bill.

**Costs with Participating Dentists**



Members who incurred dental bills during the same period while under the care of participating dentists paid 45% of the bill.

Information on this page has been excerpted from marketing materials and reports issued to the PSC-CUNY Welfare Fund and compiled by the Fund office. It has not been reviewed by the carrier.