



Guardian Plan FAQ's

With every change comes questions and concerns. We are hoping that the information provided in this FAQ guide will help with those questions and alleviate your concerns. If you have additional questions on the transition after reviewing the materials provided, please contact Katy Dermady at kdermady@usebsg.com or 585-270-5761 ext. 111.

Q: What is the effective date of the change to Guardian?

A: The Guardian dental plan will be effective on 10/1/2023. You can begin using the plan on that date.

Q: When will I receive my ID cards in the mail?

A: You should receive your ID card in the mail close to October 1st.

Q: Do I need to switch providers?

A: NO! Guardian has one of the larger networks of providers. Even if your provider is out of network, there is still coverage.

Q: What if my dentist does not participate with Guardian?

A: Your claim will still be covered as an out of network claim. Your provider should still submit the claim on your behalf, and you may receive a balance bill in the mail from your provider's office.

Q: I went for a cleaning in April and would like to get another one in August. Since this is new coverage, my 6 months between cleaning must reset, correct?

A: No. You will still need to wait 6 months from your last cleaning to go back or else it will not be a covered service.

Q: What if I have questions about a claim or want to speak with a Guardian representative?

A: You can call the customer service number anytime at 800-541-7846.

Q: I have a dependent that is twenty. Can they stay on the plan?

A: If they are a full-time student, yes. Dependents that are not full-time students can be on the plan until they are nineteen. Full time students may remain on the plan until they are twentyfive.