



The University is pleased to announce that **Guardian Dental** remains our dental insurance provider for 2025, offering a “Low-Option” and “High-Option” plans. Details on both plans and enrollment forms can be found on the [Employee Benefits](#) web page. *Rates will remain the same.*

### 2025 Monthly Premiums:

Tier	Low-Option Plan	High-Option Plan
Individual	\$22.84	\$35.92
Individual +1	\$37.15	\$62.68
Family	\$63.50	\$115.98

The following information is included for your review:

- **Dependent Eligibility:**
  - Dependent children are eligible until age 20.
  - Coverage may be extended until age 26 if the dependent child is unmarried and enrolled as a full-time student at an accredited school.
  - Extended coverage beyond the above limitation is available for unmarried dependents with a mental, developmental or physical disability.
- **Guardian Dental Maximum Rollover Benefit:** allows qualifying members to rollover a portion of their unused annual maximum into a personal Maximum Rollover Account (MRA). Should the need for more extensive dental treatment arrive in future years, each member’s MRA will be used to provide extra dental coverage once their entire maximum is used.
  - Employees will receive an annual MRA statement detailing their account values and those of any dependents. This information can also be found by establishing an account at [www.GuardianAnytime.com](http://www.GuardianAnytime.com)