

MEMORANDUM

TO: All Members Participating in the Spackenkill T.A.B.T.F.

SUBJECT: **DENTAL – Guardian DentalGuard
Preferred Select Network**

We are pleased to advise you EFFECTIVE January 1, 2009, we have added two Networks to our Dental Program – **Guardian DentalGuard Preferred Select and Fitzharris & Company Inc.**

This network of providers is totally optional.

1. A dentist listed in the Preferred Provider Network agrees to charge a discounted fee for a dental procedure.
2. When a dentist within the Preferred Provider Network charges a discounted fee, your out-of-pocket expenses will be less.
3. The Fitzharris PPO Network will be the primary network. If a provider is a member of both the Fitzharris and Guardian DentalGuard Preferred Select, the Fitzharris Network is always primary.

Enclosed please find your ID card if you choose to use a Guardian Provider. Below please find the instructions on how to access a Provider through Fitzharris & Company's website:

Guardian:

Go to www.fitzharrisinc.com

1. Click Fitzharris & Co.
2. Click Dental PPN
3. Click "Search for Guardian Providers"
4. Click "Find a Dentist"
5. DentalGuard Preferred Select

Fitzharris:

Go to www.fitzharrisinc.com

1. Click Fitzharris & Co. Inc.
2. Click Dental PPN
3. Click Search for Fitzharris
Dental Providers, self funded or
fully insured
4. Find a Dentist

Any questions can be directed to our Third Party Administrator at:

*Fitzharris & Co. Inc.
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1-(800) 321-1336*