

Guardian Dental Insurance – Optimal Plan



SMILE. THERE'S AN AFFORDABLE WAY TO CARE FOR YOUR TEETH.

Plan Number: 527756

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses, such as fillings, crowns and root canals. Plus, you save money and have the assurance that you are getting the right care when you use one of our in-network dentists.

Why choose Guardian® for your Dental Coverage

We have been providing outstanding dental plans to millions of Americans for more than 50 years. When you enroll in Guardian Dental plans you have access to one of the nation's largest dental networks with over 129,000 dental providers nationwide. You can feel confident there is always high quality dental care close by.

From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

Why Going to an In-Network PPO Provider is Important

Your benefit plan offers 100% coverage for preventive services, but what if you have a more serious condition and need more costly services? Seeking care for those services from an in-network dentist can help! An example is listed below:

Average cost of a root canal, associated dental work, and a crown*

Cost with no dental insurance	Your in-network cost with Guardian Dental Insurance	Your estimated savings with Guardian Dental Insurance
\$2,400	\$1,600	\$800

It's Easy to Use Guardian Dental Benefits

- Using an in-network provider helps you save more money and assures quality dental care, however, you still have the freedom to choose any dentist for care.
- Quick and easy claims payment directly to your dentist
- Find a Provider or View Your ID Card any time of day at www.GuardianAnytime.com or by using Guardian's Mobile App

Did you know...?

- 1 in 5 Americans has untreated cavities¹
- For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures²
- Tooth decay is the most common childhood disease — impacting sleeping or eating habits, and can contribute to school absences³

Monthly Rates

Employee	\$41.44
Employee + Spouse	\$83.75
Employee + Child(ren)	\$85.26
Family	\$116.20



*Illustrative example only. See your plan for specific details regarding covered services. 1. "1 in 5 Americans Has Untreated Cavities: CDC" HealthDay, May 31, 2015, <http://consumer.healthday.com/Article.asp?AID=665246>. 2. When Connecting With A Dentist Doesn't Mean An Office Visit -Kaiser Health News, July 25, 2014 3. Center for Disease Control. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY or its subsidiaries. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form#GP-I-DG2000, et al.

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EMPLOYEE BENEFITS*

	In Network	Out-of-Network
CALENDAR YEAR DEDUCTIBLE		
Individual Deductible (up to 3 per Family)	\$0	\$50
PLAN MAXIMUMS		
Annual Maximum (Applies to Basic and Major Services Only)	\$1,200	
Lifetime Orthodontia Maximum, per Child	\$1,000	
MAXIMUM ROLLOVER		
Members may roll over unused Annual Max dollars for use in future years.	INCLUDED	
PREVENTIVE CARE– INCLUDES PREVENTIVE ADVANTAGE (Preventive Services do not track to Annual Maximum)		
Cleaning (prophylaxis) – 2 per calendar year	100%	100%
Fluoride Treatments – under age 19	100%	100%
Oral Exams	100%	100%
Sealants	100%	100%
Sealants – under age 16	100%	100%
X-Rays	100%	100%
BASIC CARE		
Fillings – including Posterior Composite (white) Fillings	80%	80%
Anesthesia	80%	80%
Repair & Maintenance of Crowns, Bridges & Dentures	80%	80%
Periodontal Maintenance Services and Surgery	80%	80%
Endodontic Services (Root Canals)	80%	80%
Oral Surgery & Extractions	80%	80%
MAJOR CARE		
Bridges & Dentures	50%	50%
Inlays/Onlays/Crowns & Veneers	50%	50%
Single Crowns	50%	50%
Implants	50%	50%
ORTHODONTIA		
Orthodontia (applicable to dependent children only)	50%	50%

DEPENDENT AGE LIMITS

Dependent Age Limits

19, or 26 if full-time college student

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO Plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Waiting periods may also apply for some services. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic and prosthodontic services. The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Policy Form #GP-I-DG2000, et al.



GUARDIAN DENTAL INSURANCE MAXIMUM ROLLOVER



Rollover Dollars...for Your Dental Plan!

Earning Rollover Dollars for Use in Future Years can be Simple!

- 1) **Go see the dentist at least once during the plan year.**
- 2) **Incur less than the plan Threshold of \$600 in paid dental claims. That's it!**

With Maximum Rollover, you have more dental benefits available when you need them.

- **Promotes Preventive Care:** Participants receive rollover dollars in their Maximum Rollover Account if they visit the dentist at least once during the year and do not exceed the Threshold.
- **Easy to Track:** Members can look up their Maximum Rollover Account Balance online; They will see their current balance available for use during the current plan year.
- **Annual Maximum + Rollover Account Balance = Maximum Dental Coverage:** Members accumulate Rollover Dollars every year until they reach their Maximum Rollover Account Balance Limit of \$1,250.

Jane's Dental PPO Plan Example: \$1,250 Annual Maximum

YEAR ONE Jane's Maximum Dental Coverage: \$1,200

Jane has \$150 in dental claims (less than this plan's threshold of \$600). Jane receives \$300 Rollover Dollars for use in Year Two.

YEARTWO Jane's Maximum Dental Coverage: \$1,500

Jane has \$250 in dental claims (less than the plan threshold of \$600). This year, Jane also seeks care from only Guardian In-Network PPO Dentists, so Jane receives \$400 Rollover Dollars (members receive more Rollover Dollars when they see only In-Network Dentists).

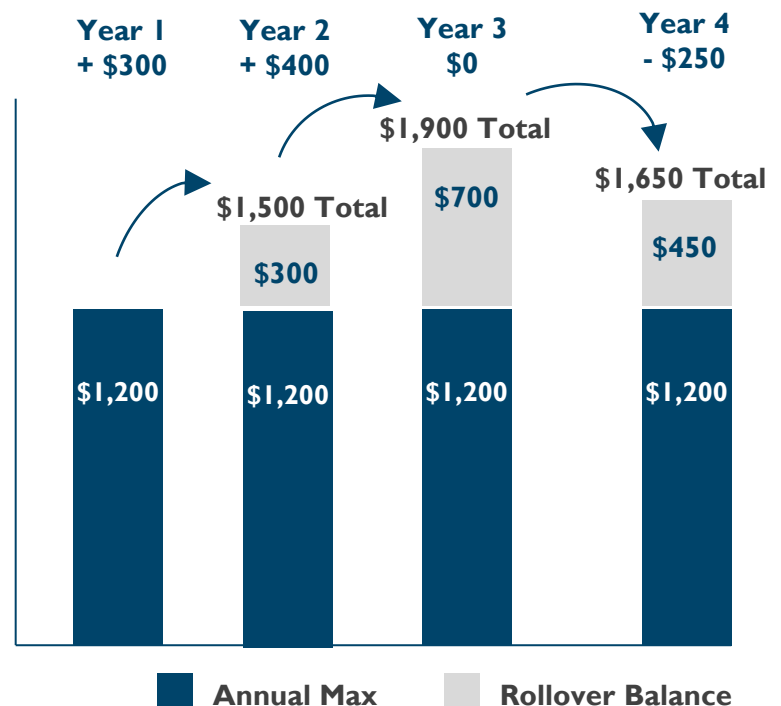
YEARTHREE Jane's Maximum Dental Coverage: \$1,900

Jane has \$1,450 in dental claims (greater than threshold of \$600).

Since Jane had claims higher than \$600 this year, she does not receive any additional Rollover Dollars.

Jane's claims are higher than the plan's Annual Maximum of \$1,200, so she uses \$250 out of her Maximum Rollover Account to cover her claims.

Jane still has \$450 Rollover Dollars left in her Maximum Rollover Account, so she will have \$1,650 of Maximum Dental Coverage in Year Four.



After your coverage starts, you can check your Max Rollover Account Balance by visiting www.GuardianAnytime.com

COLLEGE TUITION BENEFIT

Employees enrolled in Guardian Dental through AccessPoint can earn Tuition Rewards that can pay for up to one year's tuition at a SAGE Scholar college. There are over 370 private colleges and universities across the nation in the SAGE college network.

- One Tuition Reward point = \$1 in tuition reduction.
- Addresses a 'Top 5' employee concern – saving for college. Help your children, stepchildren, grandchildren, godchildren, nieces, and nephews reduce the cost of college.
- Colleges participate as a way to boost their student recruitment.
- Employees keep their Tuition Rewards, even if they change employment.
- A complete list of schools can be found by visiting the official College Tuition Benefit website at Guardian.CollegeTuitionBenefit.com – just click on "Participating Colleges".
- Tuition Rewards can be used at over 375 institutions, with 80% ranked among "America's Best" by US News and World Report in 2016.

How It Works

- 2,000 additional Tuition rewards are given annually to those who re-enroll in Guardian's Dental plan shortly after renewal (awarded in the 2nd month following the end of your current plan year).
- You must be registered in the College Tuition Rewards database by the last day of your policy year (June 30th) in order to receive Tuition Rewards for that year (retroactive rewards are not available).
- During the 4th renewal, 2,500 additional Bonus Tuition rewards are given to those who remain enrolled in the Guardian program (i.e. total of 4,500 in the 4th year).
- 500 Tuition Rewards are given to each student registered under the dental member. There is no limit to the number of relatives who can be registered. Children must be added before August 24th of the year they enter 11th grade to be eligible to receive Tuition Rewards.

With the College Tuition Benefit, you earn \$2,000 for every year you're a Guardian Dental member, plus bonuses.



This example shows how the College Tuition Benefit would help a 12-year-old in the family of a Guardian Dental subscriber. If the student attends a participating SAGE Scholar College, the tuition will be reduced by \$17,000, spread evenly over the first four years of attendance.

You Must Go Online to Identify Yourself as a Guardian Member with this Benefit, and to start collecting Tuition Rewards: Visit www.Guardian.CollegeTuitionBenefit.com. Your username is your Group Plan ID # 527756, and your password is Guardian