



Group Plan #: 404556

## Guardian Dental insurance can help protect your smile and your health.

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for cleanings and exams, but it also helps pay for more costly expenses, such as fillings, crowns and root canals.

Read more about how preventive care can help keep you and your family healthy and why Guardian Dental is the right fit for you.

The connection between oral and overall health is clear. Healthy teeth and gums give you a great smile, but they can also help your overall health.

Studies have shown a correlation between people with gum disease and other systemic conditions, such as diabetes and heart disease. Preventing or minimizing gum disease can help reduce your health risks.

### Why choose Guardian® for your Dental Coverage

Guardian has been providing dental coverage to millions of Americans for more than 50 years. When you enroll in Guardian Dental, you have access to one of the nation's largest dental networks, with over 130,000 dentists nationwide, so you know there's always high-quality dental care close by.

In addition, your plan offers Guardian's innovative features like Maximum Rollover and College Tuition Benefit®.

### 2 Reasons Why Going to an In-Network PPO Provider is Important

1. Your benefit plan covers Preventive Services at 100% at in-network dentists.
2. When you have a more serious condition and need more costly services, seeking care for those services from an in-network dentist can help you save money!

### How Guardian Dental saves you money\*

Average Cost with no dental insurance	\$2,400
Average Cost with Guardian Dental & Using an In-network dentist	\$1,600
Your estimated savings with Guardian Dental Insurance	\$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
- Use Guardian's Find A Provider & ID Card Mobile App any time of day or visit [www.GuardianLife.com](http://www.GuardianLife.com)

### Did You know?

According to Healthy People 2020<sup>1</sup>, oral health is central to a person's overall health and well-being. Studies have shown a correlation between gum disease and other health conditions<sup>2</sup>

- **Diabetes**
- **Cardiovascular Disease**
- **Pregnancy**

For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures<sup>3</sup>

Tooth decay is the most common childhood disease — impacting sleeping or eating habits, and can contribute to school absences<sup>4</sup>

### 2 Tips for healthy teeth and gums

- 1) **Practice good oral care at home:** Proper brushing and flossing daily are crucial in preventing as well as minimizing gum disease.
- 2) **Get regular dental checkups:** Visiting your dentist regularly for recommended cleanings in addition to brushing and flossing at home is important. Each year get the necessary number of professional exams and cleanings recommended by your dentist.

### Take Care of Your Overall Health by Taking Care of Your Oral Health

\*Illustrative example only. See your plan for specific details regarding covered services. <sup>1</sup><https://www.healthypeople.gov>, February 2018. <sup>2</sup>[colgateprofessional.com/patient-education/articles/why-a-healthy-mouth-is-good-for-your-body](http://colgateprofessional.com/patient-education/articles/why-a-healthy-mouth-is-good-for-your-body). Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY or its subsidiaries. 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-1-DG2000, et al.





Coverage Details	Employee Benefits*	
	In Network	Out-of-Network
CLAIM PAYMENT BASIS	Contracted Fee Schedule	Usual Reasonable & Customary
<b>DEDUCTIBLE</b>		
Individual Calendar Year Deductible	\$0	\$50
Family Deductible Limit, per Calendar Year	\$0	\$150
Deductible Applies for Preventive Care, Basic & Major Services; Deductible Waived for Orthodontia Services		
<b>DEPENDENT AGE LIMITS</b>	To Age 26	
<b>ANNUAL PLAN MAXIMUM</b>	\$1,650	
<b>PREVENTIVE CARE</b>	<b>In Network</b>	<b>Out-of-Network</b>
Cleaning (prophylaxis) – once every 6 months	100%	100%
Oral Exams – once every 6 months	100%	100%
Fluoride Treatments – every 6 months under age 14	100%	100%
Sealants – under age 16	100%	100%
X-Rays – 4 bitewings every 12 months; full series every 5 years	100%	100%
Space Maintainers – under age 14	100%	100%
Emergency Palliative Treatment	100%	100%
<b>BASIC CARE</b>		
Diagnostic Consultations	90%	75%
Fillings: Amalgam, Silicate, Acrylic	90%	75%
Simple Extractions	90%	75%
General Anesthesia – during surgical procedures	90%	75%
Repair & Maintenance of Crowns, Bridges & Dentures	90%	75%
<b>MAJOR CARE</b>		
Periodontal Services	60%	50%
Endodontic Services (root canals)	60%	50%
Oral Surgery & Complex Extractions	60%	50%
Bridges & Dentures	60%	50%
Crowns, Veneers, Inlays & Onlays	60%	50%
<b>CHILD ORTHODONTIA</b>	Covered 50% Up to \$1,200 Lifetime Maximum	

\*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.

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), 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, periodontal 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-1-DG2000, et al.



## Rollover Dollars...for Your Dental Plan!

Earning Rollover Dollars for Use in Future Years is Simple!

- 1) Elect this Guardian Dental coverage through ADP TotalSource
- 2) Go see the dentist at least once during the plan year (remember...cleanings are important to your overall oral health!)
- 3) Use less than the Annual Threshold in paid dental claims. That's it!

**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

### Jane's Dental PPO Plan Example: \$1,650 Annual Maximum and \$700 Annual Threshold

#### YEAR ONE

##### Jane's Maximum Dental Coverage: \$1,650

Jane has \$150 in dental claims (less than the annual threshold of \$700).  
Jane receives \$350 'Rollover Dollars' for use in Year Two.

#### YEAR TWO

##### Jane's Maximum Dental Coverage: \$2,000

Jane has \$250 in dental claims (less than the annual threshold of \$700).  
Jane receives an additional \$350 'Rollover Dollars'.

#### YEAR THREE

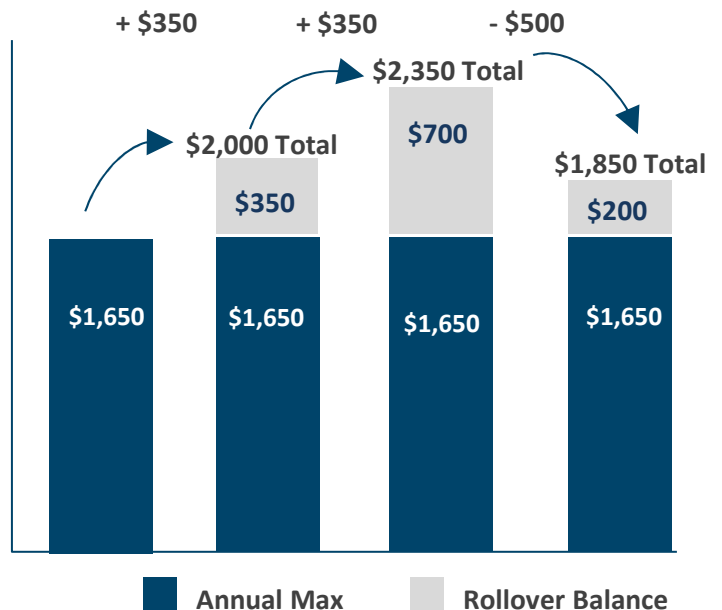
##### Jane's Maximum Dental Coverage: \$2,350

Jane has \$2,150 in dental claims (greater than the annual threshold of \$700).

Since Jane had claims higher than \$700 this year, she does not receive any additional 'Rollover Dollars'.

Jane's claims are higher than the plan's Annual Maximum of \$1,650, so she uses \$500 of out of her Maximum Rollover Account to cover her claims.

Jane still has \$200 Rollover Dollars left in her Maximum Rollover Account, so she will have \$1,850 of Maximum Dental Coverage in Year Four.



Check your Max Rollover Account Balance  
Today by Visiting [www.GuardianLife.com](http://www.GuardianLife.com)

## College Tuition Benefit®

It's true. Guardian can help pay for College.

**Register: [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com)**  
**Remember: Your Group ID # is '404556' and your Password is 'Guardian'**

Guardian plan participants can get Dental insurance that includes a college tuition benefit. As the cost of college continues to rise faster than inflation & medical costs, Guardian is helping families keep up by providing this exclusive benefit that can be used at over 400 colleges and universities.

By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards® annually for each type of Guardian insurance.

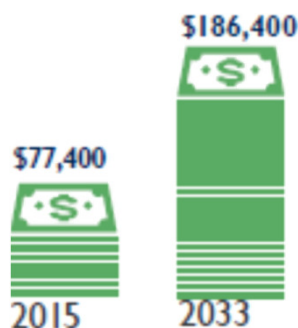
Participants of Guardian Dental receive an additional bonus after four years.

Rewards can be given to children, grandchildren, nieces, nephews and Godchildren. When registered by a participant, they'll receive an additional 500 rewards each.

Rewards increase each year and participants keep them forever.

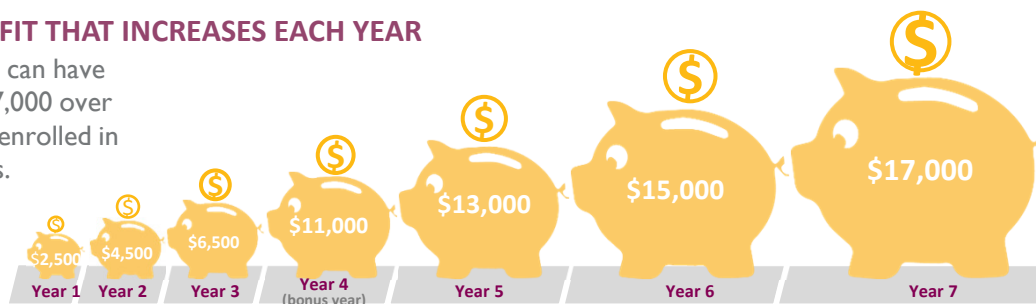
### COLLEGE TUITION RISES YEAR AFTER YEAR.

The average cost of a 4-year college education is expected to increase over 140% by 2033.



### A COLLEGE TUITION BENEFIT THAT INCREASES EACH YEAR

Example of how a 12-year-old can have his/her tuition reduced by \$17,000 over four years when a member is enrolled in Guardian dental for four years.



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.

The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America does not provide any services related to this program. College Tuition Benefit is not a subsidiary of an affiliate of Guardian. Offered with SAGE CTB LLC located in Wayne, PA The College Tuition Benefit is not an insurance benefit and may not be available in all states.

### How College Tuition Benefit® Works

1. Members receive information in the envelope with their Guardian Dental ID Card
2. Members Register online or by mailing the completed form
3. Members name Beneficiaries
4. Members earn Tuition Reward Points Every Year with Guardian Dental.
5. Beneficiaries Use Tuition Rewards to Save Big on College

Over **\$83 million**  
Rewards Were  
Redeemed at  
Participating Colleges  
In **2018!**