

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

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 114,000 dental providers at more than 319,000 dental service nationwide, so you know there's 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 you save money! Below is an example:

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

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

*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.



Guardian Dental Insurance – PPO XS I200 Plan



Group Plan #: 404556

Coverage Details	Employee Benefits*	
	In Network	Out-of-Network
CLAIM PAYMENT BASIS	Contracted Fee Schedule	Usual Reasonable & Customary
DEDUCTIBLE		
Individual Calendar Year Deductible	\$0	\$50
Family Deductible Limit, per Calendar Year	\$0	\$150
Deductible Waived for Orthodontia		
DEPENDENT AGE LIMITS		
		To Age 26
ANNUAL PLAN MAXIMUM		
		\$1,200
PREVENTIVE CARE		
Cleaning (prophylaxis) – once every 6 months	100%	100%
Oral Exams – once every 6 months	100%	100%
Fluoride Treatments – 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%
BASIC CARE		
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%
MAJOR CARE		
Periodontal Services	60%	50%
Endodontic Services (root canals)	60%	50%
Oral Surgery, including Complex Extractions	60%	50%
Bridges & Dentures	60%	50%
Crowns, Inlays and Onlays	60%	50%
CHILD ORTHODONTIA		
		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) Incur less than the plan Threshold (varies by plan design) 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: \$1,200 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.

YEAR TWO

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

Jane has \$250 in dental claims (less than the plan threshold of \$600).
Jane receives an additional \$300 'Rollover Dollars'.

YEAR THREE

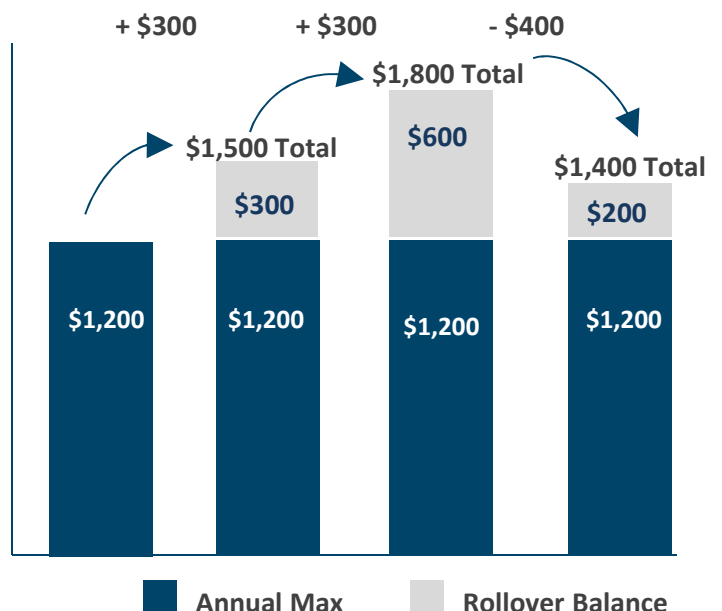
Jane's Maximum Dental Coverage: \$1,800

Jane has \$1,600 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 \$400 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 \$1,400 of Maximum Dental Coverage in Year Four.



Check your Max Rollover Account Balance Today by Visiting www.GuardianAnytime.com

COLLEGE TUITION BENEFIT®

IT'S TRUE. GUARDIAN CAN HELP PAY FOR COLLEGE.

Register: www.Guardian.CollegeTuitionBenefit.com
Remember: Your Group ID # is '404556' and your Password is 'Guardian'

Now 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 380 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.

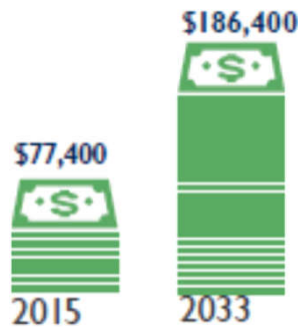
Rewards increase each year and participants keep them forever.

HOW DOES IT WORK?

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

COLLEGE TUITION RISES YEAR AFTER YEAR.

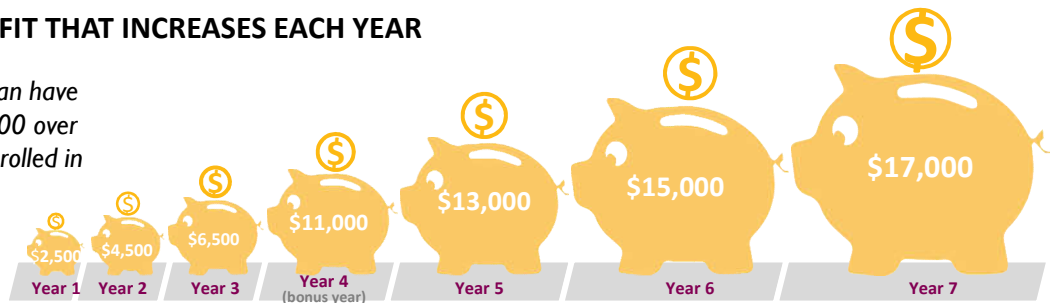
The average cost of a 4-year college education is expected to increase over 140% by 2033.



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

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.