

Dental Benefit Summary

Group Number: 00499262

About Your Benefits:

A visit to your dentist can help you keep a great smile and prevent many health issues. But dental care can be costly and you can be faced with unforeseen expenses. Did you know, a crown can cost as much as \$1,400¹? Guardian dental insurance will help you pay for it. With access to one of the largest network of dental providers in the country, who agreed to charge negotiated fees for their services of up to 30% less than average charges in the same community, you will benefit from lower out-of-pocket costs, quality care from screened and reviewed dentist, no claim forms to file, and excellent customer service. Enroll today and smile next time you see your dentist!

¹<http://health.costhelper.com/dental-crown.html>.

With your **PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

Your Dental Plan	PPO	
Your Network is	DentalGuard Preferred	
Calendar year deductible	<i>In-Network</i>	<i>Out-of-Network</i>
Individual	\$50	\$100
Family limit	3 per family	
Waived for	Preventive	Preventive
Charges covered for you (co-insurance)	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	100%	100%
Basic Care	90%	80%
Major Care	65%	50%
Orthodontia	50%	50%
Annual Maximum Benefit	\$1500	\$1500
Preventive Services Exempt from Maximum	Yes	
Maximum Rollover	Yes	
Rollover Threshold	\$700	
Rollover Amount	\$350	
Rollover In-network Amount	\$500	
Rollover Account Limit	\$1250	
Lifetime Orthodontia Maximum	\$1500	
Dependent Age Limits	26 *	

***Family coverage** for spouse and children if the child is dependent upon the employee for support and is: (i) living in the employee's household; or (ii) a full-time or part-time student.

A Sample of Services Covered by Your Plan:

		PPO <i>Plan pays (on average)</i>	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:	2 in 12 Months	
	Fluoride Treatments	100%	100%
	Limits:	Under Age 19	
	Oral Exams	100%	100%
	Sealants (per tooth)	100%	100%
Basic Care	X-rays	100%	100%
	Anesthesia*	90%	80%
	Fillings‡	90%	80%
	Perio Surgery	90%	80%
	Periodontal Maintenance	90%	80%
	Frequency:	Once Every 6 Months (Enhanced)	
	Root Canal	90%	80%
	Scaling & Root Planing (per quadrant)	90%	80%
	Simple Extractions	90%	80%
Major Care	Surgical Extractions	90%	80%
	Bridges and Dentures	65%	50%
	Dental Implants	65%	50%
	Inlays, Onlays, Veneers**	65%	50%
	Repair & Maintenance of Crowns, Bridges & Dentures	65%	50%
Orthodontia	Single Crowns	65%	50%
	Orthodontia	50%	50%
	Limits:	Adults & Child(ren)	

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date..

Find A Dentist:

Visit www.GuardianAnytime.com
Click on "Find A Provider"; You will need to know your plan and dental network, which can be found on the first page of your dental benefit summary.

EXCLUSIONS AND LIMITATIONS

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. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments 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. Contract # GP-I-DG2000 et al.

PPO and or Indemnity Special Limitation: Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3 – DG2000

Preventive Advantage – Additional Details

Enjoy preventive dental care, with no deduction from your plan's annual maximum.

With Preventive Advantage, you can receive all preventive care, including exams, cleanings, x-rays and fluoride treatments, without having the benefit expenses deducted from your annual maximum. That means you can stretch your benefit even further for even more savings to you.

- **Simply pay the applicable co-insurance and deductible for Preventive care (if any)**
- **The entire annual maximum amount is preserved for other dental needs**
- **Preventive care will continue to be covered even after the annual maximum is met**

Dentists recommend oral exams and cleanings every six months. Now you can take good care of your oral health without having to balance the need for dental procedures.

Take advantage of Preventive Care for good oral health	...and save the annual maximum for other dental care needs, such as:
<ul style="list-style-type: none">▪ Oral exams▪ Cleaning▪ X-Rays▪ Fluoride treatments	<ul style="list-style-type: none">▪ Fillings▪ Root canal▪ Crowns▪ Oral surgery▪ Dentures and bridgework

Here's how this benefit works for you:

Joe visits the dentist for his annual cleaning. His deductible is \$25. The cleaning costs \$125. All expenses above the deductible are covered and, with the Preventive Advantage plan option, will not reduce the Annual Maximum.

For Overview of your Dental Benefits, please see About Your Benefit Section of this Enrollment Booklet.

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America or its subsidiaries, New York, NY. 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-1-DG2000, et al.

Dental Maximum Rollover[®]

Save Your Unused Claims Dollars For When You Need Them Most

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA. To qualify for an MRA, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit. You can view your annual MRA statement detailing your account and those of your dependents on www.GuardianAnytime.com.

Please note that actual maximum limitations and thresholds vary by plan. Your plan may vary from the one used below as an example to illustrate how the Maximum Rollover functions.

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$1500	\$700	\$350	\$500	\$1250
Maximum claims reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,750 in total

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

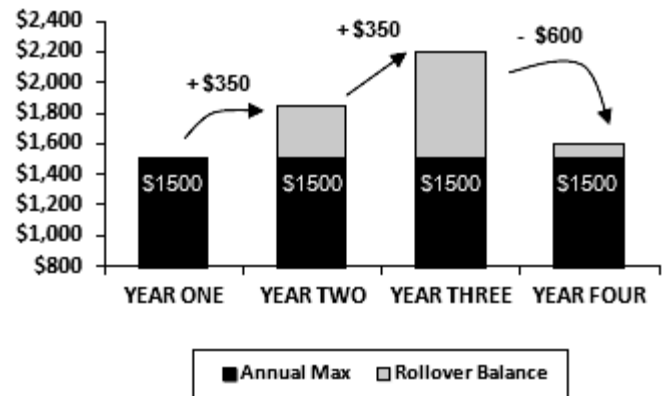
Here's how the benefits work:

YEAR ONE: Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not reach the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$50 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the amount accumulated in her Maximum Rollover Account.

YEAR FOUR: Jane's Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining in her Maximum Rollover Account).



For Overview of your Dental Benefits, please see About Your Benefit Section of this Enrollment Booklet.

NOTES:

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit.

The MRA measurement period runs on a calendar year. If you have a benefits effective date in October, November or December, your Maximum Rollover measurement period will start as of the first full calendar year, because the MRA measurement period must be at least 4 months or more in a calendar year. For example, your MRA measurement period begins January 2016, and your MRA rollover date is January 2017.

(Actual eligibility timeframe may vary. See your Plan Details for the most accurate information.)

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Policy Form #GP-1-DG2000, et al.

Employee Benefits Hotline (EBH)

Benefit specialists are available to answer questions as you sign up for your Guardian benefits

Toll-free Phone	
1-888-600-1600 Monday-Friday	7:00 a.m. – 8:30 p.m. EST
	6:00 a.m. – 7:30 p.m. CST
	5:00 a.m. – 6:30 p.m. MST
	4:00 a.m. – 5:30 p.m. PST

STEP 1: Ask yourself these questions to determine if you should call the Employee Benefits Hotline.

If you answer “yes” to any of these questions, prepare to contact the Hotline (go to STEP 2):

- Do I need help completing my enrollment forms?
- Do I have questions about the benefits covered under the plans my employer is offering?
- Do I need to make my first dental appointment immediately following my enrollment?
(If so, it's suggested you contact the Hotline at least 72 hours prior to your visit so you can ensure your provider has your coverage information. Coverage begins on your plan's effective date.)

STEP 2: Prepare to contact the Hotline

- Name of the company you work for
- Your company's group number
(Both can be found on the front of the enrollment materials)

STEP 3: Call 888-600-1600 to get answers!

- Press #1 to identify yourself as an employee.
- At the next prompt:
 - Press #1 if your questions relate to Dental Benefits
 - Press #0 for all other questions
- Enter your company's group number

IMPORTANT NOTE: The Employee Benefits Hotline provides pre-enrollment support in over 50 languages! Once you are enrolled in a plan, you will receive additional information and new toll-free phone numbers. If you are looking for a dentist or vision provider who participates in your plan, go to www.Guardian Anytime.com.

Finding a Provider

How to Look Up DentalGuard Preferred Providers Online

Guardian's innovative web technology lets you look up a provider right from your computer. Our Find a Provider Search function is simple and easy-to-use. Just follow these steps:

Visit Guardian's web page at www.GuardianAnytime.com:

- Click on "Find A Provider" at the top of the page
- Click on the box that says "Find a Dentist"

On the next web page, follow these easy steps to search:

- Under "Select Your Dental Plan" **Choose PPO**
- Under "Search by" select "Search by Location", "Location & Dentist's Name", or "Location & Office Practice Name".
- Under "Your Location", enter Zip Code or Street Address information
- Under "Distance" select your mile radius, then "Select your Dental Network" **Choose – DentalGuard Preferred** *Note: You also have the option to include type of Dentist, foreign language spoken, and office status in your search.*
- Click "Continue" to view the list of network providers

You can also find a dentist on the go from your smart phone – simply download our app at www.GuardianAnytime.com/mobile.