

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 133,000 dentists nationwide, so you know there's always high-quality dental care close by.

In addition, your plan now covers posterior composite fillings (white fillings on your back teeth) and your plan offers Guardian's Maximum Rollover 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)

## Staying healthy

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and infections may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Worsening oral health is seen as Alzheimer's disease progresses.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2021.

**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. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY or its subsidiaries. Products not available in all states. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Policy Form#GP-1-DG2000, et al.

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## Coverage Details

## Employee Benefits\*

### CLAIM PAYMENT BASIS

#### In Network

#### Out-of-Network

#### Contracted Fee Schedule

#### Usual Reasonable & Customary

### DEDUCTIBLE

Individual Calendar Year Deductible  
Family Deductible Limit, per Calendar Year  
Deductible Waived For Orthodontia

\$0  
\$0  
\$50  
\$150

### DEPENDENT AGE LIMITS

To Age 26

### ANNUAL PLAN MAXIMUM

\$2,000

PREVENTIVE CARE	In Network	Out-of-Network
Cleaning (prophylaxis) – <i>once every 6 months</i>	100%	90%
Oral Exams – <i>once every 6 months</i>	100%	90%
Fluoride Treatments – <i>every 6 months under age 19</i>	100%	90%
Sealants – <i>under age 16</i>	100%	90%
X-Rays – <i>4 bitewings every 12 months; full series every 3 years</i>	100%	90%
Space Maintainers – <i>under age 16</i>	100%	90%
Emergency Palliative Treatment	100%	90%
BASIC CARE		
Fillings: Amalgam, Silicate, Acrylic & Composite (White Fillings)	80%	60%
Simple Extractions	80%	60%
General Anesthesia – <i>during surgical procedures</i>	80%	60%
Repair & Maintenance of Crowns, Bridges & Dentures	80%	60%
MAJOR CARE		
Periodontal Services	50%	50%
Endodontic Services (root canals)	50%	50%
Oral Surgery & Complex Extractions	50%	50%
Bridges & Dentures	50%	50%
Crowns, Veneers, Inlays & Onlays	50%	50%
ADULT & CHILD ORTHODONTIA	Covered 50% Up to \$1,500 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: \$2,000 Annual Maximum and \$800 Annual Threshold

#### YEAR ONE

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

Jane has \$150 in dental claims (less than the annual threshold of \$800).  
Jane receives \$400 'Rollover Dollars' for use in Year Two.

#### YEAR TWO

##### Jane's Maximum Dental Coverage: \$2,400

Jane has \$250 in dental claims (less than the annual threshold of \$800).  
Jane receives an additional \$400 'Rollover Dollars'.

#### YEAR THREE

##### Jane's Maximum Dental Coverage: \$2,800

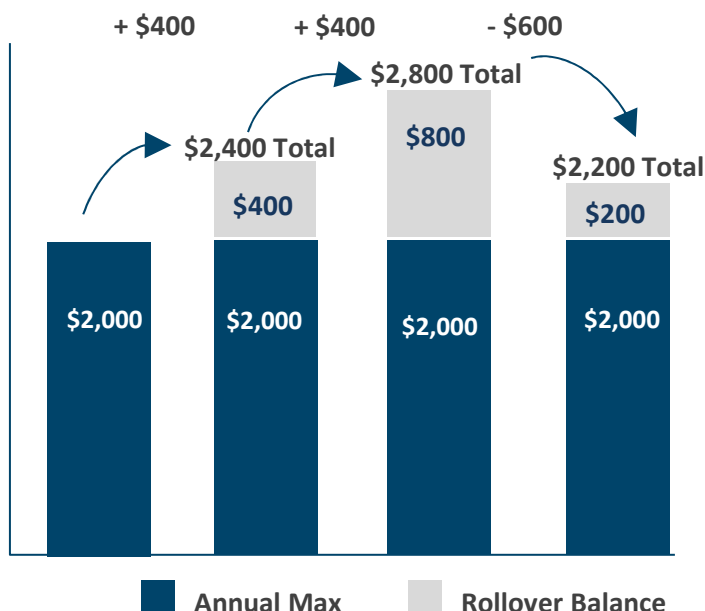
Jane has \$2,600 in dental claims (greater than the annual threshold of \$800).

Since Jane had claims higher than \$800 this year, she does not receive any additional 'Rollover Dollars'.

Jane's claims are higher than the plan's Annual Maximum of \$2,000, so she uses \$600 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 \$2,200 of Maximum Dental Coverage in Year Four.

Plan Annual Maximum	\$2,000
Claim Threshold	\$800
Max Rollover Amount	\$400
Max Rollover Account Limit	\$1,500



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