

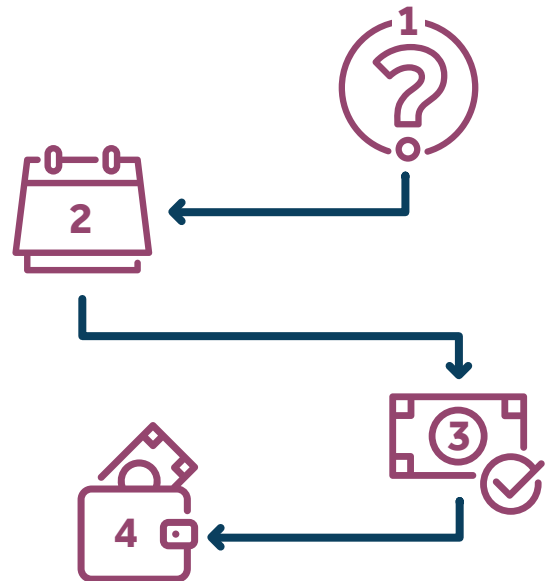
Guardian Dental Maximum Rollover

How preventive care pays off in the long run

Preventive care can help avoid costs of serious oral health issues later on. With Maximum Rollover from Guardian®, members are rewarded for taking care of their oral health with funds they can roll over to use as needed in the future.

Here's how it works:

- 1** Prioritize preventive care to minimize major dental issues by regular dental visits.
- 2** Submit claims for dental work throughout the year.
- 3** For members who submit at least one paid claim and do not exceed their plan's threshold, a portion of any unused amount in the annual dental maximum will be moved to the Maximum Rollover Account.
- 4** These funds are available in the future to pay for dental treatments.



Pro tip: If care is provided by dentists in the network, more money can be rolled over.

Here's an example of a plan with a \$1,000 annual maximum:

Andy's Dental Insurance Plan



Plan Annual Maximum*	\$1,000	Amount of Maximum Claims Reimbursement
Threshold	\$500	Claims amount that determines rollover eligibility
Maximum Rollover Amount	\$250	Additional dollars added to Plan Annual Maximum for future years
In-Network Only Rollover Amount	\$350	Additional dollars added to Plan Annual Maximum for future years, if only in-network providers were used during the benefit year
Maximum Rollover Account Limit	\$1,000	The maximum amount of rollover dollars that can be kept in the Maximum Rollover Account

* The annual maximum is the amount that a dental insurance company will pay out toward claims in a calendar year.

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Sample Plan

■ Claims ■ Rollover // Annual Max

Year One

Starting with a \$1,000 Plan Annual Maximum, Andy:

- Submits **\$150 in dental claims**
- Does not exceed \$500 Threshold
- Receives **\$250 rollover** for year two, adding up to a **\$1,250 annual plan max**

Year Two

Starting with an increased Plan Annual Maximum of \$1,250, Andy:

- Submits **\$200 in dental claims**
- Receives additional **\$250 rollover** for year three, adding up to a **\$1,500 annual plan max**

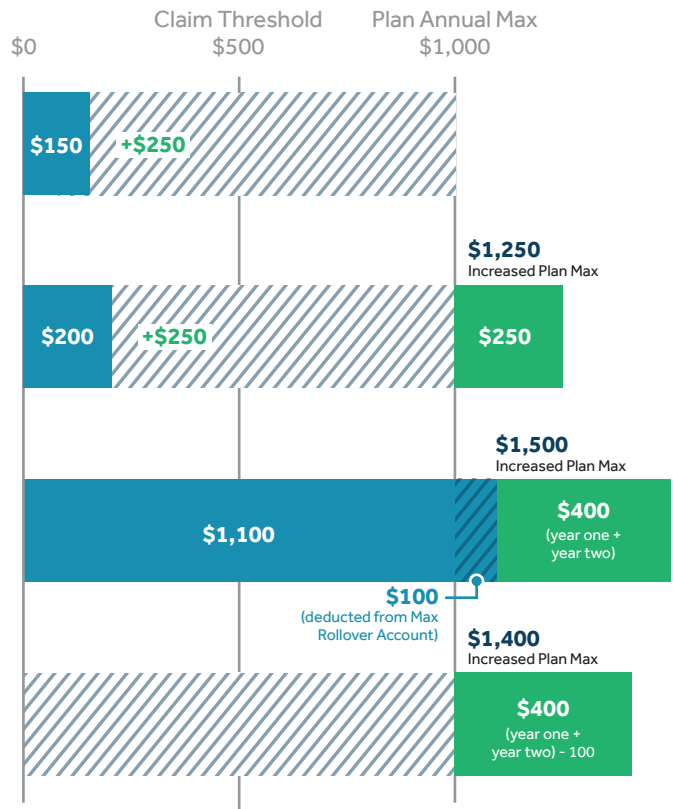
Year Three

Starting with an increased Plan Annual Maximum of \$1,500, Andy:

- Submits **\$1,100 in dental claims**
- Gets all claims paid for due to the Maximum Rollover Amount accumulated

Year Four

Andy's Plan Annual Maximum is \$1,400 (\$1,000 Plan Annual Maximum + \$400 remaining Maximum Rollover Amount accumulated).



Cycle of Health



Discover more about how preventive care can maximize your benefits on guardianlife.com.

Source: "Guardian Dental Benefits: A Bridge to Oral Health and Wellness," 2017, Guardian's 5th Annual Workplace Benefits Study.

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1,500 PPO/\$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, 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. Information provided in this communication is for informational purposes only.