

Guardian Dental Plan Options

As a dental market leader, committed to providing access to quality, affordable care, Guardian offers a wide array of flexible options to meet the needs of any group. Our offering includes:

Preferred Provider Organization (PPO) Plans*

PPO plans provide members access to a network of contracted dentists who have agreed to accept discounted fees for services provided. Guardian's PPO network is called DentalGuard Preferred (DGP). Under a PPO plan, members are still free to see a non-contracted dentist however their out-of-pocket costs may be higher. Guardian has one of the nation's largest networks of dentists offering discounts to give members more choice and savings.

Guardian's large and diverse network is made up of general dentists and specialists including pediatric dentists, oral surgeons, oral pathologists, endodontists, orthodontists, periodontists and prosthodontists.

Guardian offers many PPO plan options including In-Network Only, Network Access Plans and Value Plans. Guardian Choice allows members to choose between Network Access Plan and Value Plan at the same cost.

PPO Plan with Tiered Benefits:

Guardian's PPO plan with tiered benefits provides members with two or three tiers of benefits. The strength of our network allows them to save with any dentist they choose, but they will save the most with a dentist listed in our top provider tier — Platinum or Gold (based on the plan design). These customizable plans balance value and choice and can be configured to meet different needs and budgets.

Managed Dental Care (DHMO) Plans**

Managed Dental Care plans require members to select their primary care dentist from a panel of dentists who have agreed to accept a flat fee per month from Guardian for each member in their care. Guardian's offering covers up to 416 CDT codes, all lab fees and important coverage like brush biopsies, anesthesia, implants and orthodontia.

Dual Choice:

With Guardian's Dual Choice option, members choose between the flexibility of a PPO plan and the affordability of a Managed Dental Care plan, at a lower rate for the employer.

Optional Plan Features

Maximum Rollover:

Maximum Rollover allows members to roll over a portion of his or her unused annual dental maximum into a personal Maximum Rollover Account (MRA) for future use. This allows the member to "save up" annual dollars in the event the need for extensive dental care arises in the future. Members can save annual maximum dollars up to a set dollar limit and use his or her personal MRA when he or she has reached the plan's annual maximum.

Incentive Maximum:	Incentive Maximum is a feature that rewards members with higher maximum levels on a yearly basis if they meet the plan requirements. Incentive Maximum plans can be administered in two ways. Incentive plans can be based on a dental service requirement which encourages the member to see the dentist on a yearly basis. Or plans can be based on the member's length of service which encourages members to stay eligible on the plan in order to continue receiving higher benefit levels. Members can reach the highest maximum level within two or three years.
Preventive Advantage:	With Preventive Advantage members get dental exams, cleanings, X-rays, and fluoride treatments without deductions from their annual maximum. This promotes good oral care and preserves the annual maximum for other needs.
Oral Health Benefits:	Guardian covers important dental care including fluoride treatments, additional cleanings, oral cancer screenings, and dental implants.
College Tuition Benefit:	To address the rising cost of college tuition, Guardian's exclusive College Tuition Benefit ^{®1} helps eligible members and their families pay for up to one year of college at close to 400 private colleges and universities across the nation.
At-home Orthodontia:	byte [®] , the at-home invisible orthodontic aligner, is offered in-network for Guardian plans that include orthodontic benefits and all Guardian members receive a discount on the treatment. This offers an innovative, affordable way to help employees straighten and whiten their teeth from their home.

Plan Funding Types: Fully Insured and ASO

Guardian offers two funding options known as Traditional, or Fully Insured, and Alternate Funded/Administrative Services Only. The percentage of self-funding directly impacts the premiums of an Alternate Funded Plan. The premiums/fees of an Alternate self-funded group are normally lower than a Traditional Plan because the planholder agrees to accept a portion of the claims payment risk. Guardian offers funding options for ASO plans including Direct Billing where Guardian pays the claims and bills the employer at the end of the month – helping them to better manage their cash flow.

Level-Funded:	Guardian's unique ASO Dental Level-Funded plan*** offers fixed monthly costs with a 105% or 125% aggregate stop loss. If claims run lower than expected, Guardian will return the surplus to the employer. The plan option is a great fit for those new to ASO and hesitant to take on the full risk.
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Plan Contributions

All Guardian plans are available on a Contributory, Non-Contributory or Voluntary basis.

Learn more about Guardian Dental plans at guardianlife.com

* PPO Plan Underwritten by The Guardian Life Insurance Company of America. DentalGuard 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. This policy provides DENTAL insurance only. Policy Form #GP-1-DG2000, et al., GP-1-DEN-16.

** Managed Dental Care Plan underwritten by The Guardian Life Insurance Company of America (CO, FL and NY) or one of its wholly owned subsidiaries: Managed Dental Care (CA); First Commonwealth Insurance Company (IL); First Commonwealth Limited Health Services Corporation (IN); First Commonwealth Limited Health of Michigan (MI); First Commonwealth of Missouri (MO), or Managed DentalGuard, Inc. (NJ, OH and TX). 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. This policy provides DENTAL insurance only.

*** Level-Funded is a partially self-funded plan and aggregate stop loss is dependent upon situs regulations.

¹ The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states.