



Guardian pandemic support program

Financial support and benefit enhancements for dental and vision customers

We recognize the significant impact that the pandemic has had on businesses and their employees' ability to receive dental care. Our **Guardian Pandemic Support Program*** can help you manage costs and provide your employees with affordable, uninterrupted access to dental care as practices reopen for elective treatments. The program includes:

Financial assistance for new and in-force dental and vision plans

You can elect to receive a one-month premium credit for your fully-insured Guardian dental and vision plans or an extended rate guarantee on dental and vision.

- **Premium credit**
 - If you are a current Guardian planholder, the premium credit will be applied to your second bill after your renewal, beginning with September 2020 renewals through August 2021. For example, if your renewal date is September 1, the premium credit will be applied to your October bill.
 - If you are not yet a Guardian customer, the credit will be applied to your first bill for dental and vision cases with July 2020 effective dates through March 2021.
- **Rate guarantee****
 - Existing dental and vision customers may choose a two-year rate guarantee on their renewal rates for both products.
 - New customers may choose a two-year rate guarantee for dental and a two- or three-year rate guarantee for vision.



Dental benefit enhancements offering more savings and flexibility for members

- **Enhanced frequency limits**
 - We have enhanced frequency limits on cleanings, exams, and fluoride treatments (if applicable) to a minimum of two per calendar year.
 - This is applied from July 1, 2020 through December 31, 2021.
- **Enhancements for dental plans with Maximum Rollover**
 - For the remainder of 2020, members with Maximum Rollover will no longer have a requirement to submit a claim in order to roll over funds into their account.
 - Effective January 1, 2021, members will have \$100 added to their Maximum Rollover Account so they have more funds to spend on care.
 - Administrative Services Only (ASO) customers should contact their Guardian Service Representative to participate in this enhancement.

Our commitment to delivering quality dental benefits that promote good oral health is stronger than ever. We thank you for the trust you place in Guardian to help meet your employees' benefit needs.

Contact your benefits broker for more information and to discuss your options.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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*Availability of financial assistance and dental benefit enhancements may vary by state. Note that plans situated in Alaska, Colorado, Massachusetts, New York, New Jersey, Washington are excluded. In addition, California Knox-Keene plans are also excluded. Customers in an existing rate guarantee will receive the premium credit option. Rate guarantees are not available for groups in Kentucky, Rhode Island, New Mexico and with less than 51 lives in Florida. Program availability may vary between any PPO and DHMO options on your dental benefit plan.

DentalGuard and Vision Insurance are 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. Policy Form # GP-1-DG2000, et al., GP-1-DEN-16, GP-1-GVSN-17. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America, New York, NY. © Copyright 2020 The Guardian Life Insurance Company of America. All rights reserved.