

Managed Dental Care Plans

Where flexibility meets affordability

In today's insurance market, where flexibility and savings may be hard to come by, Guardian® offers an appealing alternative: Managed Dental Care Plans.* Now, employers can add comprehensive dental benefits that save employees money on covered care and procedures.

Comprehensive oral health coverage

Managed Dental Care Plans cover:



All lab fees



Up to 416 services (CDT codes)



Brush biopsies



Cosmetic bleaching



Anesthesia



Implants (on select dental plans)

- Sealants, adult fluoride, and oral cancer screenings
- Third cleaning for pregnancy and other medical needs (on select dental plans)
- Limited and Interceptive orthodontia (on select dental plans)
- Continuation of orthodontic coverage for those already in treatment

Even more savings over time

Members do not pay an office visit co-pay for general dentist visits after the plan has been in force for three years.

Dental plans that make it easy for employers to:

Offer one plan across multi-state groups:

Easily administer and communicate one consistent benefit plan to all employees.

Stay within a budget:

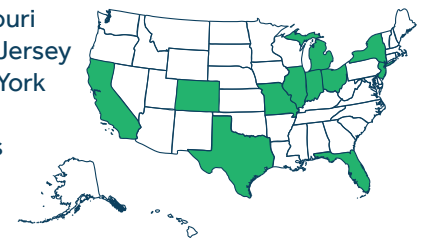
Offer dental benefits as employer-paid, contributory, or voluntary — the employer chooses.

Provide a dual-choice solution:

A complement to a PPO or Value Plan**, a Managed Dental Care Plan is ideal for diverse employee bases.

Managed Dental Care Plans are available in:

- California
- Colorado
- Florida
- Illinois
- Indiana
- Michigan
- Missouri
- New Jersey
- New York
- Ohio
- Texas



To learn more about Guardian's other flexible, affordable plan options, visit guardianlife.com.

*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). GP-1-MDG-FP-FL-14.

**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-DEN-16.

Product features are not available for all plan types. Limitations and exclusions apply. Plan documents are the final arbiter of coverage.

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