

WHILE YOUR EMPLOYEES ARE COMING
UP WITH BRIGHT IDEAS, WE'RE DOING
THE SAME FOR THEIR
DENTAL PLAN



GUARDIAN®

We take your business personallySM

DENTAL • LIFE • DISABILITY PROTECTION • MEDICAL BENEFITS • CRITICAL ILLNESS • SECTION 125/FLEX PLAN • VISION CARE



Guardian is leading the way — with new ideas to protect your employees' oral and overall health.

Guardian has built its reputation as an innovative dental plan provider with one of the largest and fastest-growing networks nationwide. You'll get more flexibility in plan design, forward-thinking new options, savings and superior service — plus access to our broad product portfolio. And we've found that a great dental plan in combination with a strong benefits package helps our planholders retain employees.

What do we bring your employees?

Employees want choices. Assurance that they're receiving first class care. And to save money. We help meet their needs by providing:

- Innovative ideas to improve oral health
- A powerful, nationwide preferred provider network
- Top-notch service
- Flexible plan design

Innovative ideas that improve oral health — and save money

Guardian has introduced many unique offerings for the industry. We're always looking for new and better ways to do things, whether it's more liberal policies for treatment and preventive care, or practical ideas that can save employees money. The following features can help keep your employees healthy and smiling:

Maximum Rollover: This feature allows members to roll over a portion of their unused annual maximum for use, if needed, in the future.

Dental Implant Coverage: Guardian covers dental implants, which have become a procedure of choice over conventional bridges and dentures for many dentists.

Oral Cancer Screenings: Oral cancer has been growing, so we led the way by providing coverage for oral cancer screenings including Vizilite® Plus exams, an innovative, painless screening process that allows dentists to detect the early stages of oral cancer.

Cosmetic Coverage: Guardian provides optional coverage for teeth whitening, a procedure not usually covered by insurance.

Enhanced Periodontal Maintenance:

Guardian covers periodontal maintenance as a preventive benefit with up to four services per year, regardless of medical conditions.

Additional Cleaning: Guardian covers the cost of an extra cleaning if the member's physician recommends it due to a medical condition. Guardian does not limit the medical conditions (e.g., diabetes or pregnancy) for which additional cleanings may be covered.

Triple Choice: You can choose up to three different plans with different benefits and price points so that each employee can choose a plan appropriate to their family's needs.

A more powerful national network means better care

With Guardian's top-rated dental preferred provider network, you can be assured that your employees will have access to the top-rated dental professionals available. And our fast-growing national network provides employees with more choices every day.

- Over 65,000 unique dentists and 100,000 PPO network locations nationwide.
- Lower costs offered by Guardian network dentists (an average of 30% less) allow members to receive more treatment than if they visited an out-of-network dentist.

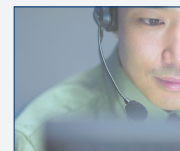
Top-notch service makes it easy — from Day 1

From enrollment to administration, we make Guardian Dental easy for you to manage. And employees get the support they need, on the phone, online, on time.



Enrollment resources

- Our Enrollment Success Plan (ESP) waives participation requirements for voluntary plans.
- More than 120 Certified Enrollment Specialists are available to run your enrollment meetings.
- Toll-Free Employee Benefits Hotline provides answers to questions prior to enrollment.
- Many features are available to companies with as few as two employees covered by the plan.



Superior support

- One of the fastest claims turnaround times in the industry — an average of three days.
- One bill for all product lines makes it simple for you.
- Guardian Anytime® is our comprehensive website, offering self-service for both employers and employees.
- Customer Response Units are available by phone or e-mail to answer questions promptly.

Our flexible plan designs works for you

Just as employees want choices, so do planholders. Our flexible plan designs allow you to reach the right price point for your needs. Virtually every option is available on a Voluntary basis, allowing you to contain costs.

- Options include Administrative Services Only (ASO), PPO, Prepaid and Voluntary*
- Cost containment that works:
 - Move services between preventive, basic and major
 - In/out-of-network split deductible
 - In/out-of-network split maximums

Ask your broker about Administrative Services Only plans and how they can cut costs.

**Options vary by location*

Options for plan designs

Every plan type	Indemnity, PPO, Prepaid
Coinsurance	Many plan designs covering preventive, basic, major, cosmetic and orthodontia services
Deductibles	\$25 – \$150
Maximums	\$500 – \$3,000

Guardian. Insurance for companies that take employee protection personally.

No matter how big your business is, insurance is more than just a business decision. It's also a personal decision. The benefits you provide protect your employees and their families – employees who work hard to make your business a success. Yet you still need to look out for the needs of the company as a whole. For over 50 years, Guardian has been helping strike the balance. We recognize that each situation is different. So we bring a wide variety of options to the table. A broad product portfolio. Flexibility in the choice of features. And the personal expertise to help you navigate your choices. From Medical, Dental and Life Insurance to Disability, Long Term Care and retirement plans, Guardian and its subsidiaries provide more ways for you to take good care of your employees.

Call your broker for more information about Guardian Dental.



GUARDIAN®

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), orthodontia (unless expressly provided for), 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, periodontic 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. GP-I-DG2000, et al.