

ENHANCED ANNUAL MAXIMUMS

3 Ways to Play!

Looking to increase the value of the annual maximum?
Guardian offers 3 options!

1. Maximum Rollover

- Members save a portion of unused annual maximums in a personal Maximum Rollover Account
- Members can use these funds in future years when they have dental expenses that exceed the annual maximum for the year

Annual maximums can be carried over for use in future years

2. Incentive Maximum

- Members qualify by using preventive care (exams and cleanings)
- The annual maximum for qualifying members is increased in future years

Members are rewarded for using preventive care with increasing annual maximums in future years

3. Preventive Advantage

- Obtain preventive care *without* having the benefit deducted from the annual maximum
- The entire annual maximum amount is preserved for other dental needs

The annual maximum is increased by the amount of preventive care benefits received in the current plan year

Contact your Guardian Sales Representative today.

Preventive Advantage is available in all states *except* for NH, MT, OR, TN, VT and WA

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We take your business personallySM

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