

GUARDIAN SMALL GROUP SALES

Guardian Choice Dental Plans

With Guardian Choice, small business owners can meet a range of employee needs in one competitively priced package.

	Value Plan		Network Access Plan (NAP)
In-Network	Member costs are based on discounted (negotiated) rates	OR	Member costs are based on discounted (negotiated) rates
Out-of-Network	Member pays the difference over network negotiated rates		Member costs are based on usual and customary (UCR) rates

Employers elect one of the following co-insurance pairings:

- Option 1: Value Plan -100/100/60; NAP - 100/80/50
- Option 2: Value Plan -100/80/50; NAP - 100/60/40
- Option 3: Value Plan - 100/80/50; NAP - 100/50/25

With the following advantages:

- By choosing an in-network provider, members can save an average of 30% of what dentists usually charge
- Members may switch between plans each year at anniversary
- A single blended rate applies to both plans
- Available for groups with 2+ lives
- Offered for contributory, non-contributory and voluntary plans

Guardian's innovative features are available in both plans:

- ✓ Maximum Rollover
- ✓ Posterior composites covered
- ✓ Vision Access eye care discounts

Call Your Small Group Sales Representative today!

Not available in MA, VT, WA

The Guardian Life Insurance Company of America, New York, NY 10004

2009-2548



We take your business personally

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