



Welcome to

Workplace benefits

Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

Your coverage options



Dental insurance

Taking care of teeth and overall health

Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

- 1 Read through this information.
- 2 Find out more about your benefits.
- 3 Talk to your employer if you need help or have any questions.



Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

Cardiovascular disease: Some research suggests that heart disease, clogged arteries, and strokes may be linked to inflammation and infections from oral bacteria.

Osteoporosis: Weak and brittle bones may be linked to tooth loss.

Diabetes: Research shows that people with gum disease find it more difficult to control their blood sugar levels.

Alzheimer's disease: Worsening oral health is seen as Alzheimer's disease progresses.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, www.mayoclinic.com. 2021.

You will receive these benefits if you meet the conditions listed in the policy.



Your dental coverage

Option 1: BASE PLAN plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are limited to our PPO fee schedule.

Option 2: BUYUP PLAN plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

| Your Dental Plan | Option 1: BASE PLAN | | Option 2: BUYUP PLAN | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| Your Network is | DentalGuard Preferred | | DentalGuard Preferred | |
| Calendar year deductible | <i>In-Network</i> | <i>Out-of-Network</i> | <i>In-Network</i> | <i>Out-of-Network</i> |
| Individual | \$0 | \$0 | \$50 | \$50 |
| Family limit | 3 per family | | 3 per family | |
| Waived for | Not applicable | Not applicable | Preventive | Preventive |
| Charges covered for you (co-insurance) | <i>In-Network</i> | <i>Out-of-Network</i> | <i>In-Network</i> | <i>Out-of-Network</i> |
| Preventive Care | 100% | 100% | 100% | 100% |
| Basic Care | 80% | 80% | 80% | 80% |
| Major Care | 50% | 50% | 50% | 50% |
| Orthodontia | 50% | 50% | 50% | 50% |
| Annual Maximum Benefit | \$1000 | | \$2000 | |
| Maximum Rollover | Yes | | Yes | |
| Rollover Threshold | \$500 | | \$800 | |
| Rollover Amount | \$250 | | \$400 | |
| Rollover Account Limit | \$1000 | | \$1500 | |
| Lifetime Orthodontia Maximum | \$1000 | | \$1000 | |
| Dependent Age Limits | 26 | | 26 | |



Your dental coverage

A Sample of Services Covered by Your Plan:

| | | Option 1: BASE PLAN | | Option 2: BUYUP PLAN | |
|----------------------|--|------------------------|----------------|------------------------|----------------|
| | | Plan pays (on average) | | Plan pays (on average) | |
| | | In-network | Out-of-network | In-network | Out-of-network |
| Preventive Care | Cleaning (prophylaxis) | 100% | 100% | 100% | 100% |
| | Frequency: | 2 per calendar year | | 2 per calendar year | |
| | Fluoride Treatments | 100% | 100% | 100% | 100% |
| | Limits: | Under Age 20 | | Under Age 20 | |
| | Oral Exams | 100% | 100% | 100% | 100% |
| | Sealants (per tooth) | 100% | 100% | 100% | 100% |
| | X-rays | 100% | 100% | 100% | 100% |
| Basic Care | Fillings [‡] | 80% | 80% | 80% | 80% |
| Major Care | Anesthesia* | 50% | 50% | 50% | 50% |
| | Bridges and Dentures | 50% | 50% | 50% | 50% |
| | Inlays, Onlays, Veneers** | 50% | 50% | 50% | 50% |
| | Perio Surgery | 50% | 50% | 50% | 50% |
| | Periodontal Maintenance | 50% | 50% | 50% | 50% |
| | Frequency: | Once Every 6 Months | | Once Every 6 Months | |
| | Repair & Maintenance of Crowns, Bridges & Dentures | 50% | 50% | 80% | 80% |
| | Root Canal | 50% | 50% | 50% | 50% |
| | Scaling & Root Planing (per quadrant) | 50% | 50% | 50% | 50% |
| | Simple Extractions | 50% | 50% | 80% | 80% |
| Single Crowns | 50% | 50% | 50% | 50% | |
| Surgical Extractions | 50% | 50% | 50% | 50% | |
| Orthodontia | Orthodontia | 50% | 50% | 50% | 50% |
| | Limits: | Child(ren) | | Child(ren) | |

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.



Your dental coverage

Manage Your Benefits:

Go to www.Guardianlife.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

Find A Dentist:

Visit www.Guardianlife.com Click on “Find A Provider”; You will need to know your plan, which can be found on the first page of your dental benefit summary.

EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian’s DentalGuard Indemnity and DentalGuard Preferred Network 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. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments 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. Contract # GP-I-DG2000 et al.

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-DG2000, et al, GP-1-DEN-16

Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

How maximum rollover works*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

| Plan annual maximum** | Threshold | Maximum rollover amount | Maximum rollover account limit |
|--|--|--|---|
| \$1,000 Maximum claims reimbursement | \$500 Claims amount that determines rollover eligibility | \$250 Additional dollars added to a plan's annual maximum for future years | \$1,000 The limit that cannot be exceeded within the maximum rollover account |



Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

* This example has been created for illustrative purposes only.

** If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

Guardian's Dental 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. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2023 The Guardian Life Insurance Company of America.

Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

How maximum rollover works*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

| Plan annual maximum** | Threshold | Maximum rollover amount | Maximum rollover account limit |
|--|--|--|---|
| \$2,000 Maximum claims reimbursement | \$800 Claims amount that determines rollover eligibility | \$400 Additional dollars added to a plan's annual maximum for future years | \$1,500 The limit that cannot be exceeded within the maximum rollover account |



Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

* This example has been created for illustrative purposes only.

** If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

Guardian's Dental 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. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2023 The Guardian Life Insurance Company of America.

Guardian Choice

With dental insurance from Guardian, you have the flexibility to choose a plan that works for you, and helps you save.

Both of the dental plans available are designed to keep you healthy, with identical premiums. The differences between them are summarized below, and you can change plans each year at your annual enrollment time.



It's easy to save

Find a participating doctor near you by visiting guardiananytime.com/fpapp/FPWeb/search or by downloading the **Guardian Anytime mobile app**.

Pick the plan that best suits your needs

Choose from:

| | Value Plan | Network Access Plan |
|-----------------------|---|--|
| Description | In-network and out-of-network benefits are paid at the same coinsurance percentages. Both plans allow you to retain the freedom of choice to see any dentist, in-network or out of network. | |
| Coinsurance | Preventive services covered at 100%. Coinsurance for other services is higher than the Network Access Plan (increased coverage). | Preventive services covered at 100%. Coinsurance for other services is lower than the Value Plan (decreased coverage). |
| In-network | Member benefits 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. |

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America or its subsidiaries, 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.

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

guardianlife.com

© Copyright 2023 The Guardian Life Insurance Company of America

2023-158785 (07/25)



Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

Important information



Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.

Dental insurance



Guardian's HIPAA Notice of Privacy Practices

The notice describes how health information about you may be used and disclosed and how you can access this information.

Visit <https://www.guardiananytime.com/notice50> to read more.