

Group Plan #: 404556

MDG 5NY-M & 5NJ-M



Find A Primary Care Provider: www.GuardianAnytime.com

Smile. Dental coverage is affordable again.

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — coverage that not only pays for preventive care to help keep you and your family healthy, but to also help pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals.

With Guardian's Managed Dental Care (DHMO) plan, you save money and have the assurance that your oral care is managed through a Primary Care Dentist (PCD) you choose.

Rich Coverage at Affordable Rates

From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered. Adult and Child Ortho, along with many other plan design features keep you and your family covered through every phase of your life.

Savings from Guardian Dental

It pays to have Guardian Dental insurance. See the example below of the cost of dental work with insurance and using an in-network dentist vs. without insurance.

Average Cost of Preventive Exam, Cleaning & X-Rays*		
Cost with no dental insurance	Your member copay with Guardian Dental DHMO Insurance	Your estimated savings with Guardian Dental Insurance
\$238	\$5	\$233

It's Easy to Use Your Managed Dental Care (DHMO) Plan:

- Member-Level ID card Sent to Your Home
- Each Family Member Can Choose Their Own Primary Care Dentist
- No Claim Forms
- Low \$5 Office Visit Copay
- Cleanings, Exams, Fluoride & X-Rays Care Covered 100% (after \$5 copay)
- No Deductibles and No Annual Maximums

Did You know?

According to Healthy People 2020¹, oral health is central to a person's overall health and well-being. Studies have shown a correlation between gum disease and other health conditions²

- **Diabetes**
- **Cardiovascular Disease**
- **Pregnancy**

For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures³

Tooth decay is the most common childhood disease — impacting sleeping or eating habits, and can contribute to school absences⁴

Managed Dental Care Coinsurance Equivalents*

Based on national average costs, this plan covers services at approximately the following levels (after your \$5 copay)

Preventive	100%
Basic	86%
Major	67%

Please refer to your Patient Charges Sheet for more information about your plan.



*Illustrative example only. See your plan for specific details regarding covered services.

1. <https://www.healthypeople.gov>, February 2018. 2. colgateprofessional.com/patient-education/articles/why-a-healthy-mouth-is-good-for-your-body. 3. When Connecting With A Dentist Doesn't Mean An Office Visit -Kaiser Health News, July 25, 2014. 4. Center for Disease Control. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY or its subsidiaries. Products not available in all states. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Policy Form#GP-1-DG2000, et al.



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This plan uses the Managed Dental Care Network in New York & New Jersey.

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Coverage Details for Common Services	Employee Pays* (after \$5 copay)
Cleaning (child/adult)	\$0
Fluoride Treatments	\$0
Oral Exams	\$0
Sealants (per tooth)	\$6
X-Rays (complete series, including bitewings)	\$0
Fillings - Amalgam or Composite (including white fillings on molars)	\$11-31
Periodontal Surgery	Up to \$140
Periodontal Maintenance – scaling and root planing	\$30
Adult Root Canals	Up to \$160
Simple Extractions	\$17
Surgical Extractions	Up to \$75
Local Anesthesia	\$0
Bridges and Dentures	Up to \$365
Inlays and Onlays	Up to \$275
Crowns (including porcelain on molars)	Up to \$275
Labial Veneer (laminare, chairside) – Cosmetic Care	\$225
Orthodontia – Adult & Child (Includes comprehensive treatment, including fabrication and insertion of braces and periodic visits)	\$2,425
Office Copay	\$5

Please refer to your Patient Charges Sheet for your copay for all covered 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. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

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. Policy Form #GP-1-DG2000, et al.



College Tuition Benefit®

It's true. Guardian can help pay for College.

Register: www.Guardian.CollegeTuitionBenefit.com
Remember: Your Group ID # is '404556' and your Password is 'Guardian'

Guardian plan participants can get Dental insurance that includes a college tuition benefit. As the cost of college continues to rise faster than inflation & medical costs, Guardian is helping families keep up by providing this exclusive benefit that can be used at over 380 colleges and universities.

By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards® annually for each type of Guardian insurance.

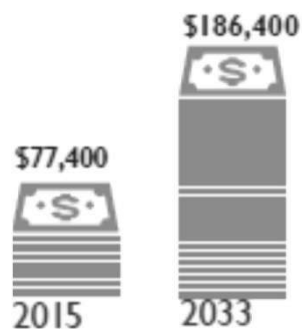
Participants of Guardian Dental receive an additional bonus after four years.

Rewards can be given to children, grandchildren, nieces, nephews and Godchildren. When registered by a participant, they'll receive an additional 500 rewards each.

Rewards increase each year and participants keep them forever.

COLLEGE TUITION RISES YEAR AFTER YEAR.

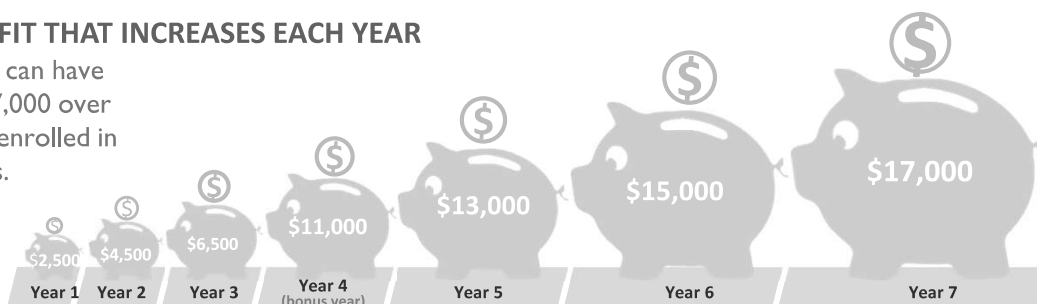
The average cost of a 4-year college education is expected to increase over 140% by 2033.



Over \$83 million
Rewards Were
Redeemed at
Participating Colleges
In 2018!

A COLLEGE TUITION BENEFIT THAT INCREASES EACH YEAR

Example of how a 12-year-old can have his/her tuition reduced by \$17,000 over four years when a member is enrolled in Guardian dental for four years.



This example shows how the College Tuition Benefit would help a 12-year-old in the family of a Guardian Dental subscriber. If the student attends a participating SAGE Scholar College. The tuition will be reduced by \$17,000, spread evenly over the first four years of attendance.

The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America does not provide any services related to this program. College Tuition Benefit is not a subsidiary of an affiliate of Guardian. Offered with SAGE CTB LLC located in Wayne, PA The College Tuition Benefit is not an insurance benefit and may not be available in all states.

