



Smile. There's an Affordable Way to Care for Your Teeth.

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



Did you know...?

- Some diseases and health problems are linked to oral health.¹ Dental insurance is an important way to protect your overall health — and save money on health care in the long run.
- For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures.³

Why Access Dental Plan for your dental coverage?

As a wholly owned subsidiary of The Guardian Life Insurance Company of America, we are part of a company that's been a trusted name in insurance for over 155 years. To us, people count. It's at the heart of everything we do year after year. It's no wonder over 8 million dental customers²— and growing — put their trust in us to get the quality care they need.

You'll have these advantages with Access Dental:

- **Large network of dentists to choose from** — That means finding a primary care dentist (PCD) near you is easy.
- **Dental experience that saves you money** — With our long-standing experience, we have knowledge working with dentists to negotiate discounts for our customers.

Highlights of an Access Dental Plan

Not only will you have access to a great choice of dentists near you, but your Access Dental Plan will save you money as you receive the care you need.

- Get dental care through a primary care dentist.
- You'll select and see a PCD or dental office who participates in Access Dental's network. You'll be able to change your PCD even after making your initial selection⁴.
- Family members can see the same PCD or choose different ones.

Save money with your dental plan

- You'll pay a copayment (fixed dollar amount) at the dentist based on the service you receive. Many diagnostic and preventive services often have no copayment.
- There's no deductible (dollar amount you're responsible for paying before the insurance plan starts to pay)
- There's no annual maximum (dollar limit on what the insurance covers)
- There's no waiting period (period of time before you're eligible to receive benefits).
- Plus, there are no claim forms to worry about!

The Affordable Care Act and pediatric dental care

Under the Affordable Care Act (ACA), insurers must provide coverage for 10 essential health benefits (EHBs). One of these benefits is pediatric dental care for children under age 19. This is a comprehensive set of dental services, including diagnostic and preventive benefits such as oral examinations, x-rays, topical fluoride, and dental sealants, restorative services such as fillings, as well as coverage for major services such as oral surgery and crowns. Coverage for medically necessary orthodontia is also included in most states (refer to the benefit summary for specific information).



All of Access Dental's dental plans on the health care exchange marketplace include the pediatric essential health benefit.

Helpful dental plan information available 24/7

Members have easy access to information about their Access Dental dental plan on our website: dentalexchange.guardiandirect.com.

You can:

- Find a Dentist
- View and print ID cards
- Review the services covered under your plan
- Check the status of a claim
- Get helpful tips and information to support dental health

Questions? Contact us

Call our Customer Care Team (toll-free) at 1-844-561-5600 Monday through Friday, 6 a.m. to 6 p.m. (Pacific Time). For TTY/TDD, call 711.

The Guardian Life Insurance Company of America
New York, NY

dentalexchange.guardiandirect.com.

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¹<http://www.mayoclinic.org/healthy-lifestyle/adult-heart/in-depth/dental/art-20047475>, 2019. ²Based on Guardian and its subsidiaries, Managed DentalGuard, First Commonwealth Insurance, Premier Access and Access Dental Plan, as of 2018. ³Connecting With A dentist Doesn't Mean An Office Visit - Kaiser Health News, last accessed 2019. ⁴Change your dentist at dentalexchange.guardiandirect.com or by calling our Customer Care Team (toll free) at 1-844-561-5600 Monday through Friday, 6 a.m. to 6 p.m. (Pacific Time). For TTY/TDD, call 711. Specialist services must be reviewed and authorized prior to receiving services.

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