



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 Guardian for your dental coverage?

We have 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 Guardian:

- **Large network of dentists to choose from** — Guardian is one of the largest dental insurance providers in the nation. That means finding a dentist near you is easy.
- **Savings** — Save up to 35% off standard dental charges when you use an in-network dentist.
- **And any care you receive from a dentist who participates in our network is more affordable.**

A great dental plan with freedom of choice

Guardian's PPO plan provides freedom when receiving the dental care you need.

- See any licensed dentist you want.
- Family members under your plan are free to see the same dentist or choose different ones.
- You don't need a referral to see a specialist

Save money by seeing a dentist that participates in Guardian's network.

While you have the freedom to visit any licensed dentist, you save more if you visit a dentist who is part of Guardian's network of dentists. We've contracted with our "in-network" dentists to provide care to our valued customers at more affordable rates.

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 Guardian'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 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
- Estimate the cost of a procedure through our Dental Cost Estimator

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<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>²Based on Guardian and its subsidiaries, Managed Dental Guard, First Commonwealth Insurance, Premier Access and Access Dental, 2018.³ When Connecting 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.

Dental PPO Plans are underwritten by The Guardian Life Insurance Company of America (FL, GA, IL, IN, LA, MI, MO, NC, NJ, NY, OH, PA, SC, TN, VA, WI). Limitations and exclusions apply. Plan documents are the final arbiter of coverage. Policy Forms: IP-DENF-16-FL; IP-DENF-16-GA; IP-DENF-17-IL; IP-DENF-PED-20-IL; IP-DENF-19-IN; IP-DENF-18-LA; IP-DENF-20-MI; IP-DENF-17-MO; IP-DENF-17-NJ; IP-DENF-INN-19-NJ; IP-EHB-DEN-EXCH-20-NY; IP-DENF-EXCH-20-NY; IP-DENF-16-NC; IP-DENF-20-OH-PLAN1; IP-DENF-20-OH-PLAN2; IP-DENF-20-OH-PLAN3; IP-DENF-20-PA; IP-DENF-17-SC; IP-DENF-17-TN; IP-DENF-18-VA; IP-DENF-17-WI; IP-DENF-16-FL; IP-DENF-16-GA; IP-DENF-17-IL; IP-DENF-18-IN; IP-DENF-18-LA; IP-DENF-18-MI; IP-DENF-17-MO; IP-DENF-16-NJ; IP-EHB-DEN-EXCH-18-NY; IP-DENF-EXCH-18-NY; IP-DENF-16-NC; IP-DENF-17-OH-PLAN1; IP-DENF-17-OH-PLAN2; IP-DENF-17-OH-PLAN3; IP-DENF-18-PA; IP-DENF-17-SC; IP-DENF-17-TN; IP-DENF-16-VA; IP-DENF-17-WI.

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