



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 can be 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.

Plus, dental insurance may be an important way to protect you and your family's overall health. Some diseases and health problems are linked to oral health¹. Keeping your mouth healthy does the body good — saving you money on health care in the long run.

Why Guardian for your dental coverage?

We have been a trusted name in insurance for over 160 years. To us, people count. It's at the heart of everything we do year after year. It's no wonder over 7 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.
- **Dental knowledge that can save you money** - With our long-standing knowledge, we have been working with dentists to negotiate discounts for our customers. Any care you receive from a dentist who participates in our network is more affordable— helping you keep more money in your wallet.

Did you know...?

- For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures.³
- Tooth decay is the most common childhood disease — impacting sleeping or eating habits, and can contribute to school absences.⁴

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.

Helpful dental plan information available 24/7

Members have easy access to information about their Guardian 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
- Estimate the cost of a procedure through our Dental Cost Estimator
- 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, 9 a.m. to 9 p.m.(ET). For TTY/TDD, call 711.

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, 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.

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>, June 2019.

2. Based on Guardian and its subsidiaries, Managed Dental Guard, First Commonwealth Insurance, Premier Access with Access Dental. July 2019.

3. <https://khn.org/news/teledentistry-brings-care-to-needy-in-schools-nursing-homes/> July 2020

4. <https://www.cdc.gov/oralhealth/basics/childrens-oral-health/index.html>, July 2019.

Dental PPO Plans are underwritten by The Guardian Life Insurance Company of America (AL, AZ, CA, FL, GA, IL, IN, LA, MI, MO, NC, NJ, NY, OH, OK, PA, SC, TN, TX, UT, VA, WI). Limitations and exclusions apply. Plan documents are the final arbiter of coverage. Policy Forms: IP-DENF-21-AL; IP-DENF-21-AZ; IP-DENF-21-CA; IP-DENF-16-FL; IP-DENF-16-GA; IP-DENF-17-IL; IP-DENF-PED-21-IL; IP-DENF-19-IN; IP-DENF-21-LA; IP-DENF-21-MI; IP-DENF-17-MO; IP-DENF-20-NJ; IP-EHB-DEN-EXCH-21-NY; IP-DENF-EXCH-21-NY; IP-DENF-16-NC; IP-DENF-21-OH-PLAN1; IP-DENF-21-OH-PLAN2; IP-DENF-21-OH-PLAN3; IP-DENF-21-OK; IP-DENF-21-PA; IP-DENF-17-SC; IP-DENF-17-TN; IP-DENF-21-TX; IP-DENF-21-UT; IP-DENF-18-VA; IP-DENF-21-WI

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