



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



### Did you know...?

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

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 can be an important way to protect you and your family's overall health. Some diseases and health problems are linked to oral health<sup>1</sup>. 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 155 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 customers<sup>2</sup> — 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.

## A choice of great dental plans

We understand everyone's budget, lifestyle and needs are different. So that you can choose what's best for you and your family, two great plans are available. Here are the differences:

	DHMO Plan	PPO Plan
Main Differences	<ul style="list-style-type: none"> <li>Typically costs less than a PPO plan</li> <li>You must see a dentist who participates in Guardian's network</li> </ul>	<ul style="list-style-type: none"> <li>Freedom to see any licensed dentist you want</li> <li>You save more if you see a dentist who participates in Guardian's network</li> </ul>
Costs for Insurance	Lower monthly costs	Higher monthly costs
Choice of Dentists	<ul style="list-style-type: none"> <li>You must select and see a primary care dentist (PCD) or dental office who participates in Guardian's network</li> <li>You can change your PCD even after making your initial selection</li> <li>A referral is needed to see a specialist</li> </ul>	<ul style="list-style-type: none"> <li>See any licensed dentist you want... but save more if you visit a dentist in Guardian's network</li> <li>Family members can see the same dentist or choose different ones</li> <li>No referral is needed to see a specialist</li> </ul>
<b>Costs at the Dentist</b>	<ul style="list-style-type: none"> <li>Pay a copayment (fixed dollar amount) based on the service you receive. Many diagnostic and preventive services often have no copayment</li> <li>No deductible (dollar amount you're responsible for paying before the insurance plan starts to pay)</li> </ul> <p>NOTE: If you see a dentist who does not participate in Guardian's network, you could be responsible for paying the entire bill</p>	<ul style="list-style-type: none"> <li>Pay for services up to your deductible (dollar amount you're responsible for paying before the insurance plan starts to pay)</li> <li>After you meet the deductible, you pay a percentage of the cost of a service (the plan pays the rest)</li> <li>If you visit a dentist who is not part of our network, after Guardian reimburses the dentist based on what your insurance covers, you're responsible for any remaining costs the dentist charges</li> </ul>
Annual Maximum (dollar limit on what insurance covers)	<ul style="list-style-type: none"> <li>No annual maximum</li> </ul>	<ul style="list-style-type: none"> <li>Annual maximum applies</li> </ul>
Other	<ul style="list-style-type: none"> <li>No claim forms</li> <li>No waiting period (period of time before you're eligible to receive benefits)</li> </ul>	<ul style="list-style-type: none"> <li>Waiting period (period of time before you're eligible to receive benefits) may apply</li> </ul>

## 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, and restorative services such as fillings, as well as coverage for major services such as oral surgery and crowns.

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

## 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.

## Helpful dental plan information available 24/7

Members have easy access to information about their Guardian dental plan on our secure website: [dentalexchange.guardiandirect.com](http://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

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### The Guardian Life Insurance Company of America

New York, NY

[dentalexchange.guardiandirect.com](http://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. Last accessed 2018.
3. When connecting with a dentist doesn't mean an office visit-Kaiser Health News, last accessed 2019.
4. Center for Disease Control, last accessed 2019.

Managed Dental Guard Plan DHMOs are underwritten by The Guardian Life Insurance Company of America (CO, FL and NY) or one of its wholly owned subsidiaries: Managed Dental Care (CA); First Commonwealth Insurance Company (IL); First Commonwealth Limited Health Services Corporation (IN); First Commonwealth Limited Health of Michigan (MI); First Commonwealth of Missouri (MO), or Managed DentalGuard, Inc. (NJ, OH and TX). Limitations and exclusions apply. Plan documents are the final arbiter of coverage. Policy Forms: IP-1-MDG-DHMO-FL-ON-17; IP-FCW-DHMO-IL-ON-21; IP-MDG-NJ-17; IP-MDG-NY-EHB-ON-21; IP-MDG-NY-FP-ON-21; IP-MDG-DHMO-TX-17

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-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-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-17-WI

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