

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

Helping You Stay Healthy

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, costly and often unexpected expenses — such as fillings, crowns and root canals. Plus, you save money and have the assurance that you are getting the right care when you use one of our in-network dentists.

Why Choose Guardian® for your Dental Coverage

We have been providing outstanding dental plans to millions of Americans for more than 60 years. When you enroll in a Guardian Dental plan, you have access to one of the nation's largest dental networks, so you know there's always high quality dental care close by.

From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

It's Easy to Use Your Plan

To find an in-network dentist go to guardiananytime.com or download Guardian's 'Find a Provider and ID Card' app to your mobile device.

Get the Benefits of having Guardian Dental

- No ID cards needed
- Quick and easy claim payments
- Convenient payroll deduction
- Most plans cover 100% of preventive care costs

How Guardian Dental can help save you money*

Here's an example of how much a root canal can cost when you have dental insurance and use an in-network dentist vs. not having insurance.

Cost with no dental insurance	\$2,400
Cost with Guardian Dental and using in-network dentist	\$1,600
Your estimated savings with Guardian Dental Insurance	\$800



Did you know...?

- Among adults aged 20-64, 27 percent had untreated tooth decay.¹
- For every spent on preventive services an estimated \$50 is saved on more complicated procedures.²
- Tooth decay is the most common childhood disease — impacting sleeping or eating habits and can contribute to school absences.³

[Learn more about Dental Insurance at guardiananytime.com](http://guardiananytime.com)

The Guardian Life Insurance Company of America
New York, NY

guardiananytime.com

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*Illustrative example only. See your plan for specific details regarding covered services. ¹ National Center for Health Statistics May 2015 <https://healthjournalism.org/blog/2015/06/percentage-of-adult-americans-with-cavities-remains-high-study-notes/>. ² ADA Health Policy Institute analysis of Harris Poll survey data collected April 2015. ³ U.S. News & World Report, Take Care of Children's Teeth, <https://www.usnews.com/opinion/policy-dose/articles/2016-11-09/low-income-children-deserve-better-access-to-dental-care/>. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form #GP-I-DEN-16-NM, GP-I-DEN-16-OR.

PRIMARY BENEFITS	LOW OPTION		HIGH OPTION	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
INDIVIDUAL DEDUCTIBLE	\$50	\$50	\$0	\$0
DEDUCTIBLE PERIOD	CALENDAR YEAR		CALENDAR YEAR	
FAMILY LIMIT	2 INDIVIDUAL DEDUCTIBLES		NOT APPLICABLE	
WAIVED FOR COINSURANCE	PREVENTIVE SERVICES		PREVENTIVE SERVICES	
ANNUAL MAXIMUM	\$800		\$1,350	
CHILD AGE LIMIT	TO AGE 26		TO AGE 26	
MAXIMUM ROLLOVER	INCLUDED		INCLUDED	
COLLEGE TUITION BENEFIT	INCLUDED		INCLUDED	
PREVENTIVE				
EXAMS	100%	100%	100%	100%
CLEANINGS	100%	100%	100%	100%
SEALANTS (PER TOOTH)	100%	100%	100%	100%
X-RAYS	100%	100%	100%	100%
BASIC				
FILLINGS	70%	70%	70%	70%
ORAL SURGERY	70%	70%	70%	70%
PERIODONTICS	70%	70%	70%	70%
ENDODONTICS	70%	70%	70%	70%
MAJOR				
IMPLANTS	50%	50%	70%	70%
CROWNS	50%	50%	70%	70%
BRIDGES	50%	50%	70%	70%
DENTURES	50%	50%	70%	70%
REPAIRS	50%	50%	70%	70%
ORTHODONTIA				
BENEFITS	None		70% ADULT & CHILD(REN)	
LIFETIME MAXIMUM	None		\$1,500	

The content and plan information contained in this document is provided to you by your Plan Sponsor, and Boys & Girls Club Workers Association and is for illustration purposes only. If you have questions about the actual terms of coverage including any applicable limits and exclusions, please contact your plan administrator for a copy of Certificate of Coverage issued by Guardian, or the Summary Plan Description. The Policy of Group Insurance and the Certificate of Coverage provide the terms of your coverage, and control in the event of any conflict with any other documents.

** Frequencies and limits apply.

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 provide for), cosmetic or experimental treatments, any treatments to the extent benefits are payable by any other payor or for which no change 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 documents and are the final arbiter of coverage.