



# Welcome to Workplace benefits

## Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

## Your coverage options



### Dental insurance

Taking care of teeth and overall health



### Vision insurance

Looking after your eyesight and related health issues

## Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

1

Read through this information.

2

Find out more about your benefits.

3

Talk to your employer if you need help or have any questions.



# Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

## Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

## Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



## Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and strokes may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Worsening oral health is seen as Alzheimer's disease progresses.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2021.

You will receive these benefits if you meet the conditions listed in the policy.



## Your dental coverage

**Option 1: Value** plan, you'll have access to one of the largest networks of dentists with two reimbursement levels that give you more control over savings. You will always save money with any dentist in Guardian's network and when they belong to a tier in the Tier 1 reimbursement level you will maximize your savings. Reimbursement for covered services received from a non-contracted dentist will be based on Guardian's fee schedule.

**Option 2: NAP** plan, you'll have access to one of the largest networks of dentists with two reimbursement levels that give you more control over savings. You will always save money with any dentist in Guardian's network and when they belong to a tier in the Tier 1 reimbursement level you will maximize your savings. Reimbursement for covered services received from a non-contracted dentist will be based on a percentile of the prevailing fee data for the dentist's zip code.

Your Dental Plan	Option 1: Value		Option 2: NAP	
	Tier 1	Tier 2	Tier 1	Tier 2
<b>Your Network is</b> DentalGuard Preferred Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Your Monthly premium</b>	<b>\$31.26</b>		<b>\$31.26</b>	
You and Spouse	\$61.56		\$61.56	
You and Child(ren)	\$66.60		\$66.60	
You, Spouse and Child(ren)	\$104.50		\$104.50	
<b>Calendar year deductible</b>	<i>Tier 1</i>	<i>Tier 2</i>	<i>Tier 1</i>	<i>Tier 2</i>
Individual	\$50	\$50	\$50	\$50
Family limit	3 per family (applies to all levels)		3 per family (applies to all levels)	
Waived for	Preventive	Preventive	Preventive	Preventive
<b>Charges covered for you</b> (co-insurance)	<i>Tier 1</i>	<i>Tier 2</i>	<i>Tier 1</i>	<i>Tier 2</i>
Preventive Care	100%	100%	100%	100%
Basic Care	100%	100%	80%	80%
Major Care	60%	60%	50%	50%
Orthodontia	50%	50%	50%	50%
<b>Annual Maximum Benefit</b>	\$2000 (applies to all levels)		\$2000 (applies to all levels)	
<b>Maximum Rollover</b>	Yes (applies to all levels)		Yes (applies to all levels)	
Rollover Threshold	\$800		\$800	
Rollover Amount	\$400		\$400	
Rollover Amount	\$600		\$600	
Rollover Account Limit	\$1500		\$1500	
<b>Lifetime Orthodontia Maximum</b>	\$1500 (applies to all levels)		\$1500 (applies to all levels)	
<b>Dependent Age Limits</b>	26 (applies to all levels)		26 (applies to all levels)	



# Your dental coverage

## A Sample of Services Covered by Your Plan:

		<b>Option 1: Value</b> <i>Plan pays (on average)</i>		<b>Option 2: NAP</b> <i>Plan pays (on average)</i>	
Preventive Care	Cleaning (prophylaxis) Frequency:	Tier 1 100%	Tier 2 100%	Tier 1 100%	Tier 2 100%
		2 in 12 Months (applies to all levels)		2 in 12 Months (applies to all levels)	
	Fluoride Treatments Limits:	100%	100%	100%	100%
		Under Age 14 (applies to all levels)		Under Age 14 (applies to all levels)	
	Oral Exams	100%	100%	100%	100%
	Sealants (per tooth)	100%	100%	100%	100%
Basic Care	X-rays	100%	100%	100%	100%
	Anesthesia*	100%	100%	80%	80%
	Fillings <sup>‡</sup>	100%	100%	80%	80%
	Perio Surgery	100%	100%	80%	80%
	Periodontal Maintenance Frequency:	100%	100%	80%	80%
		Once Every 3 Months (applies to all levels)		Once Every 3 Months (applies to all levels)	
	Repair & Maintenance of Crowns, Bridges & Dentures	100%	100%	80%	80%
	Root Canal	100%	100%	80%	80%
	Scaling & Root Planing (per quadrant)	100%	100%	80%	80%
	Simple Extractions	100%	100%	80%	80%
	Surgical Extractions	100%	100%	80%	80%
Major Care	Bridges and Dentures	60%	60%	50%	50%
	Dental Implants	60%	60%	50%	50%
	Inlays, Onlays, Veneers**	60%	60%	50%	50%
	Single Crowns	60%	60%	50%	50%
Orthodontia	Orthodontia	50%	50%	50%	50%
	Limits:	Child(ren) (applies to all levels)		Child(ren) (applies to all levels)	

Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as described in Your Schedule of Benefits. Network access varies by geographic location and zip code. Please visit [www.Guardianlife.com](http://www.Guardianlife.com) to confirm your Dentist's tiered participation.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. \*General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.



# Your dental coverage

## Manage Your Benefits:

Go to [www.Guardianlife.com](http://www.Guardianlife.com) to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

## Find A Dentist:

Visit [www.Guardianlife.com](http://www.Guardianlife.com)  
Click on “Find A Provider”; You will need to know your plan, which can be found on the first page of your dental benefit summary.

## EXCLUSIONS AND LIMITATIONS

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network 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. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which

no charge 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 arbiter of coverage. Contract # DG7-P et al.

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only.  
Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

# Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

## How maximum rollover works\*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

Plan annual maximum**	Threshold	Maximum rollover amount	In-network only rollover amount	Maximum rollover account limit
<b>\$2,000</b> Maximum claims reimbursement	<b>\$800</b> Claims amount that determines rollover eligibility	<b>\$400</b> Additional dollars added to a plan's annual maximum for future years	<b>\$600</b> Additional dollars added if only in-network providers were used during the benefit year	<b>\$1,500</b> The limit that cannot be exceeded within the maximum rollover account



### Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

\* This example has been created for illustrative purposes only.

\*\* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

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# Guardian Choice

With dental insurance from Guardian, you have the flexibility to choose a plan that works for you, and helps you save.

Both of the dental plans available are designed to keep you healthy, with identical premiums. The differences between them are summarized below, and you can change plans each year at your annual enrollment time.



## It's easy to save

Find a participating doctor near you by visiting [guardiananytime.com/fpapp/FPWeb/search](https://guardiananytime.com/fpapp/FPWeb/search) or by downloading the **Guardian Anytime mobile app**.

## Pick the plan that best suits your needs

Choose from:

	Value Plan	Network Access Plan
<b>Description</b>	In-network and out-of-network benefits are paid at the same coinsurance percentages. Both plans allow you to retain the freedom of choice to see any dentist, in-network or out of network.	
<b>Coinsurance</b>	Preventive services covered at 100%. Coinsurance for other services is higher than the Network Access Plan (increased coverage).	Preventive services covered at 100%. Coinsurance for other services is lower than the Value Plan (decreased coverage).
<b>In-network</b>	Member benefits are based on discounted (negotiated) rates.	
<b>Out-of-network</b>	Member pays the difference over network negotiated rates.	Member costs are based on usual and customary (UCR) rates.

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# Tobacco cessation

Personalized resources that can help you or your family members quit.

According to the American Dental Association (ADA), tobacco use is one of the leading causes of preventable illness in the US. Not only does tobacco use damage oral health, but it also can impact physical and mental well-being. The decision to quit can have positive effects on oral, physical, and mental health.

The Guardian + Pelago tobacco cessation program connects dental members who are facing challenges while trying to stop using tobacco or vaping use with personalized, digital resources to reduce usage or quit for good.

## Support for a tobacco-free life



### Dedicated care team

- Access to qualified coaches to help guide you at every step of your journey
- A clinical assessment to determine the best plan for you



### Digital tools

- Personalized tracking: Tools to help you track personal triggers, cigarettes smoked, dollars saved, and health progress
- Helpful cognitive behavioral therapy (CBT) content: Audio sessions and interactive exercises to help you learn new techniques for dealing with craving triggers



### Nicotine replacement therapy

- Support with managing cravings and reaching your goals
- Access to gum and patch aids to manage and lessen cravings



## How to access

- This benefit is included with your dental benefits for you and your dependents, beginning at age 15.
- You and your enrolled dependents have access to a digital, easy-to-use virtual clinic with proven results.
- To access, visit [my.pelagohealth.com/guardian](https://my.pelagohealth.com/guardian)

**\*Pelago is the only digital program validated in 13 peer reviewed journals and a randomized control trial.**

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