

Dental Benefit Summary

Group Number: 00785813

About Your Benefits:

A visit to your dentist can help you keep a great smile and prevent many health issues. But dental care can be costly and you can be faced with unforeseen expenses. Did you know, a crown can cost as much as \$1,400¹? Guardian dental insurance will help you pay for it. With access to one of the largest network of dental providers in the country, who agreed to charge negotiated fees for their services of up to 30% less than average charges in the same community, you will benefit from lower out-of-pocket costs, quality care from screened and reviewed dentist, no claim forms to file, and excellent customer service. Enroll today and smile next time you see your dentist!

¹<http://health.costhelper.com/dental-crown.html>.

Your Guardian PPO plan offers two levels of coverage: Enhanced and Standard. The coverage you receive is based on your choice of dentist, which means you have control over out-of-pocket costs. You can see any dentist you want and have access to quality dental care and savings through all of our DentalGuard Preferred network providers, but save the most when the dentist's network tier is listed under **Enhanced Coverage**. See below for details on what DentalGuard Preferred network tier(s) are listed under each coverage level. Network tiers under **Enhanced Coverage** will be listed first when you search for a dentist on www.GuardianAnytime.com.

Your Dental Plan

PPO

	Enhanced Coverage	Standard Coverage
Your Network is DentalGuard Preferred	Alliance Select, Elite, Connect	Plus, Non-Contracted
Calendar year deductible	<i>Value Plan</i> <i>In / Out-Net</i> \$50	<i>NAP Plan</i> <i>In / Out-Net</i> \$50
Individual		
Family limit	3 per family (applies to all tiers)	
Waived for	Preventive	Preventive
Charges covered for you (co-insurance)	<i>Value Plan</i> <i>In / Out-Net</i>	<i>NAP Plan</i> <i>In / Out-Net</i>
Preventive Care	100%	100%
Basic Care	100%	80%
Major Care	60%	50%
Orthodontia		Not Covered
Annual Maximum Benefit	\$1000 (applies to all tiers)	
Maximum Rollover	Yes (applies to all tiers)	
Rollover Threshold	\$500	
Rollover Amount	\$250	
Rollover Amount	\$350	
Rollover Account Limit	\$1000	
Lifetime Orthodontia Maximum	Not Applicable (applies to all tiers)	
Dependent Age Limits	26 (applies to all tiers)	

A Sample of Services Covered by Your Plan:

		PPO <i>Plan pays (on average)</i>		
		In / Out-Net	In / Out-Net	
Preventive Care	Cleaning (prophylaxis) Frequency:	100%	100%	
	Fluoride Treatments Limits:	100%	100%	
	Oral Exams	100%	100%	
	Sealants (per tooth)	100%	100%	
	X-rays	100%	100%	
	Once Every 6 Months (applies to all tiers)			
Basic Care	Anesthesia*	100%	80%	
	Fillings‡	100%	80%	
	Perio Surgery	100%	80%	
	Periodontal Maintenance Frequency:	100%	80%	
	Once Every 6 Months (applies to all tiers)			
	(Standard)			
	Repair & Maintenance of Crowns, Bridges & Dentures	100%	80%	
	Root Canal	100%	80%	
Scaling & Root Planing (per quadrant)	100%	80%		
Simple Extractions	100%	80%		
Major Care	Bridges and Dentures	60%	50%	
	Dental Implants	60%	50%	
	Inlays, Onlays, Veneers**	60%	50%	
	Single Crowns	60%	50%	
	Surgical Extractions	60%	50%	
	Deferred Services for Current and Future Employees	Major Services - 12 Months, Periodontic - 12 Months		

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.GuardianAnytime.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. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

This plan DOES NOT include coverage of pediatric dental services for members under age 19 as required under The Patient Protection and Affordable Care, Pub, L. 111-148 and the Health Care and Education Reconciliation Act of 2010, Pub, L. 111-152. Coverage of pediatric dental services is available for purchase in the State of Colorado and can be purchased as a stand-alone plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-certified stand-alone dental plan that includes pediatric dental coverage.

This handout is for illustrative purposes only and is an approximation. If any discrepancies between this handout and your paycheck stub exist, your paycheck stub prevails.

Manage Your Benefits:

Go to www.GuardianAnytime.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.GuardianAnytime.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.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00785813

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

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 # GP-1-DG6 et al.
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG6

Dental Maximum Rollover[®]

Save Your Unused Claims Dollars For When You Need Them Most

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA. To qualify for an MRA, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit. You can view your annual MRA statement detailing your account and those of your dependents on www.GuardianAnytime.com.

Please note that actual maximum limitations and thresholds vary by plan. Your plan may vary from the one used below as an example to illustrate how the Maximum Rollover functions.

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$1000	\$500	\$250	\$350	\$1000
Maximum claims reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,000 in total

* 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.

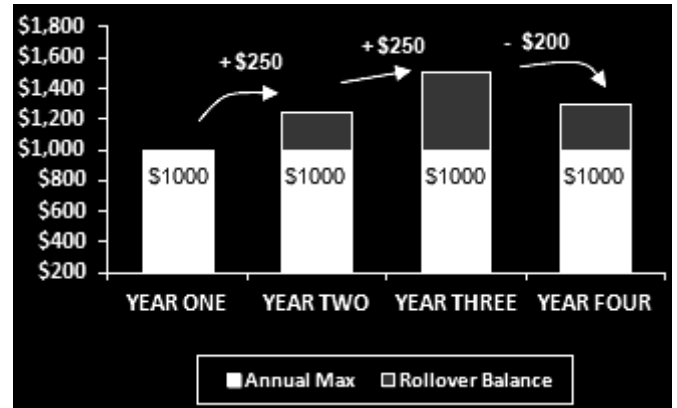
Here's how the benefits work:

YEAR ONE: Jane starts with a \$1,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not reach the \$500 Threshold, she receives a \$250 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of \$1,250. This year, she submits \$50 in claims and receives an additional \$250 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of \$1,500. This year, she submits \$1,200 in claims. All claims are paid due to the amount accumulated in her Maximum Rollover Account.

YEAR FOUR: Jane's Plan Annual Maximum is \$1,300 (\$1,000 Plan Annual Maximum + \$300 remaining in her Maximum Rollover Account).



For Overview of your Dental Benefits, please see About Your Benefit Section of this Enrollment Booklet.

NOTES:

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit.

Cases on either a calendar year or policy year accumulation basis qualify for the Maximum Rollover feature. For calendar year cases with an effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2013, the claim activity in 2014 will be used and applied to MRAs for use in 2015.

Under either benefit year set up (calendar year or policy year), Maximum Rollover for new entrants joining with 3 months or less remaining in the benefit year, will not begin until the start of the next full benefit year. Maximum Rollover is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year. (Actual eligibility timeframe may vary. See your Plan Details for the most accurate information.)

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America or its subsidiaries, 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.

Policy Form #GP-1-DG2000, et al.

Guardian Choice – Additional Details

You have the flexibility to choose the plan that can best meet your needs.

Both plans can meet your needs; the difference is how out-of-network benefits are reimbursed.

Here's how this benefit works:

Premiums are the same for either plan

Option to switch plans each year at annual enrollment time

Save an average of 30% over what dentists usually charge by using network providers

	Value Plan	Network Access Plan
Plan Description:	Benefits are paid at the same coinsurance percentages in-network and out-of-network. When you seek in-network care, you receive our PPO savings and you'll have less out of pocket costs	Benefits are paid at the same coinsurance percentages in-network and out-of-network. You retain complete freedom of choice to see any dentist in or out-of-network.
In-network:	Benefits are based on a negotiated contracted fee schedule (an average discount of 30%). No additional fees to the dentist!	
Out-of-network:	<ul style="list-style-type: none"> Benefits are based on the discounted fee schedules agreed upon by our network dentists. Any amount that is charged over the fee schedule is the responsibility of the patient. 	<ul style="list-style-type: none"> Benefits are based on usual, customary and reasonable (UCR) charges that dentists in your area charge for each procedure.
Co-insurance:	<ul style="list-style-type: none"> Preventive services are covered 100%. Co-insurance for other services is higher than the Network Access Plan. 	<ul style="list-style-type: none"> Preventive services are covered 100%. Co-insurance for other services is lower than the Value Plan.

To find a dentist, visit www.GuardianAnytime.com or download our Guardian Anytime mobile app.

For Overview of your Dental Benefits, please see About Your Benefit Section of this Enrollment Booklet.

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College Tuition Services

Special reward for participants enrolled in the Dental plan

Your employer has worked with Guardian to make College Tuition Benefit services available to eligible members enrolled in a Dental plan. Welcome to the College Tuition Benefits Rewards program! You can now create your Rewards account and start accumulating your Tuition Rewards that can be used to pay up to one year's tuition at SAGE Scholar Consortium of colleges.

You can use your College Tuition Benefits Rewards at over 340 private colleges and universities across the nation. 80% of SAGE colleges have received an "America's Best" ranking by US News and World Reports. Here is how the service works

- You will receive 2,000 rewards for each year you have Guardian Dental Plan benefits
- Each Tuition Reward point equals a \$1 tuition reduction
- Tuition Rewards can be given to your relatives including children, nephews, nieces, and grandchildren

To learn more about the program and how to get started, go to: www.Guardian.CollegeTuitionBenefit.com to set up your account. If you have any questions, please feel free to visit the website or contact College Tuition Benefit directly at 215-839-0119.

Register Today!

Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries. The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian. #2014-15077 Exp. 12/16.

(Print and cut out ID Card)

College Tuition Benefits Rewards – ID Card

Register@

www.Guardian.CollegeTuitionBenefit.com

User ID: Is your Guardian Dental Plan Number that can be found on your Dental ID Card

Password: Guardian

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