

## RATES

	Agent	Agent & Spouse	Agent & Child(ren)	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	--	--	--	--	--	--
Census						
Rate Guarantee	1 Year	**Rates are determined by Zip Code of agency, where 1099s are issued.**				

## BENEFITS

	All Eligible	
	Enhanced Coverage	Standard Coverage
Coinsurance	100/80/50	100/80/50
DentalGuard Preferred Network Tiers by Coverage	Alliance Select Elite Connect	Plus Non Contracted
	Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as shown below. Network access varies by geographic location and zip code. Please visit <a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a> to confirm your Dentist's tiered participation and review the enclosed marketing page for further explanation.	
Contribution/Participation	Voluntary, assumes 50% of eligible employees.	
Deductible	<b>\$50</b>	
Period	Calendar Year	
Family Limit	3 per family	
Waived For	Preventive	Preventive
Annual Maximum	<b>\$1,000 plus Maximum Rollover</b>	
Maximum Rollover		
Threshold	\$500	
Rollover Amount	\$250	
Account Limit	\$1,000	
Claim Payment Basis	Negotiated Fee Schedule	
Coinsurance - Preventive	<b>100%</b>	
	♦ Oral Exams (once/6 mos.) ♦ Cleanings (once/6 mos.) ♦ X-Rays (Full-mouth series once/60 mos.) ♦ Fluoride Treatment (to age 14, once/6 mos.) ♦ Sealants (to age 16, once/36 mos.)	
Coinsurance - Basic	<b>80%</b>	
	♦ Fillings (include posterior composites) ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ Space Maintainers/Harmful Habit Appliances	
Coinsurance - Major	<b>50%</b>	
	♦ Bridges & Dentures ♦ Endodontic Services (eg. Root Canal) ♦ Implants ♦ Single Crowns ♦ Simple Extractions ♦ Complex Extractions ♦ General Anesthesia ♦ Perio Maintenance Procedure (once/6 mos.) ♦ Combined Cleanings/Perio Maintenance Limit (2 in a 12 consecutive months period) ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Inlays, Onlays & Veneers	
Coinsurance - Orthodontia	<b>50% for children and adults</b>	
Orthodontia Lifetime Maximum	\$1,000	
Dependent Age Limits	To Age 26	
Waiting Periods	Orthodontia - 12 months for all enrollees	
Plan Type & Code	Value Plan (VZ - 03)	

## PLAN HIGHLIGHTS

### Strong Network Coverage Nationwide - providing choice and savings

- Guardian has one of the nation's largest selection of network dentists and we're growing fast, with over 115,000 dentists at more than 370,000 locations.

(continued)

## PLAN HIGHLIGHTS (continued)

- It's easy to find a network dentist at [GuardianAnytime.com](http://GuardianAnytime.com).

### Dental Value Plan

- With Value Plan, all benefits are paid at the same coinsurance percentage but based on discounted PPO fees. With Enhanced Coverage, the members save the most. With Standard Coverage, if services are performed by a contracted dentist, there may be some instances when the members are responsible for the difference between the Enhanced Coverage discounted PPO fees and the discounted amount allowed for that dentist. Members may also be responsible for the difference between the Enhanced Coverage discounted PPO fees and the dentist's regular fees if the services are performed by a non-contracted dentist.

### International Dental Travel Assistance

- While traveling internationally, Guardian members can get a referral to a local dentist for immediate dental care through the International Dental Travel Assistance Program. This service is available 24/7, in over 200 countries. Coverage will be considered as provided by a non-contracted dentist.
- International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with (The) Guardian Life Insurance (Company of America) ("Guardian"), and the services they provide are separate and apart from the benefits provided by Guardian.

### College Tuition Benefit

- Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) to learn more!

## IMPORTANT NOTES

**Rates and Premiums were determined using a census of eligible agents and dependents provided at time of quote. If the provided information was missing additional office locations or census counts for office locations, the rates shown are illustrative only. Final rates and premiums will be produced when information regarding office locations and related census counts is received and will be based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.**

- We reserve the right to adjust rates if actual participation is below assumed level. We also reserve the right to adjust rates if there is an average of more than 4 children per dependent unit (Agent+CH or FAM).
- We reserve the right to withdraw this proposal if actual participation is below 30%; minimum of 4 enrolled agents.
- If your plan includes Section 125/Flex Plan, open enrollment must be held the month prior to the renewal/anniversary date.
- The limiting age for unmarried dependents is extended to age 30 if the dependent is a resident of Illinois and has received a release or discharge, other than a dishonorable discharge, from military service.

**Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.**

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- In order to be eligible for coverage: Agents must be legally working (a) in the United States or (b) outside the United States, for a US based Agency, in a country or region approved by Guardian.
- Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect or injury. Depending on plan type, deductibles, waiting periods, per service frequency limitations, and payment limits may apply.
- The list of dental services shown is not exhaustive.
- This coverage will not be effective until approved by a Guardian underwriter. Please refer to certificate of coverage for full plan description.

### This plan does not pay for:

- Any restoration procedure, appliance or dental prosthesis used solely to: a) alter vertical dimension; b) restore or maintain occlusion, except to the extent that this plan covers orthodontic treatment; c) splint or stabilize teeth for periodontal reasons; or d) treat a condition caused by abrasion or attrition.
- Cosmetic or experimental treatments, unless specifically listed in the BENEFIT DETAIL section of this proposal as a covered cosmetic service.
- Replacing a lost, stolen or missing appliance or prosthetic device; or making a spare appliance or device.
- Treatment needed due to: a) an on-the-job or job-related injury; or b) a condition for which benefits are payable by Workers' Compensation or similar laws.
- Treatment for which no charge is made.
- The replacement of extracted or missing third molars/wisdom teeth.
- Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth.
- Evaluations and consultations for non-covered services; detailed and extensive oral evaluations.
- Any procedure performed in conjunction with, as part of, or related to a non-covered procedure.
- Any procedure not specifically listed as a covered benefit.
- GP-1-DEN-16 et al.
- Guardian Dental is underwritten 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.

# Dental Maximum Rollover

## Guardian's Innovative Dental Maximum Rollover

### Members Can Accumulate Annual Maximum Dollars

With Maximum Rollover, we'll roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years if a member reaches the plan's annual maximum. If a member uses the services of preferred providers exclusively during the benefit year, we'll increase the amount credited to his or her MRA.

To qualify, a member must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Each member's MRA may not exceed the MRA limit.

The employee and each insured dependent maintain separate MRAs based on their own claim activity. Employers, employees, and dependents can view their annual MRA statements online at [www.GuardianAnytime.com](http://www.GuardianAnytime.com)

### How Maximum Rollover Works

Depending on the plan's annual maximum, an individual's claims dollars for the year must not exceed a certain amount called the "threshold". If the threshold is not exceeded, an individual can rollover the set Maximum Rollover Amount that is pre-determined based on the annual maximum. To encourage in-network care, more money is rolled over if in-network dentists are used exclusively during the benefit year. The Maximum Rollover Limit is the most money that can be kept in the Maximum Rollover Account.

Consider the following example: if a plan's annual maximum is \$1,500, up to \$500 of unused annual maximum could be rolled over to the next year as long as in-network dentists are used exclusively and annual claims do not exceed \$700. In this case, the Maximum Rollover Account Limit would be \$1,250.

### Maximum Rollover Lite

For cost-conscious employers looking to control escalating costs at future renewals, Maximum Rollover Lite offers Maximum Rollover amounts and limits that are 50% lower than the traditional plans.

### Key Facts on Maximum Rollover

- If an amount has been rolled over into an individual's MRA and a claim for preventive services is not submitted the following benefit year, the member will not lose the amount currently in his/her MRA amount.
- For calendar year accumulation cases with a plan 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, claim activity in 2014 will be used by and applied to MRAs for use in 2015.
- The Maximum Rollover feature applies to new entrants who join the plan (calendar year or policy year accumulation) with 3 months or less remaining in the benefit year, as of the next benefit year.
- The Maximum Rollover feature 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.
- If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, the non-PPO maximum determines the Maximum Rollover plan.
- The Maximum Rollover feature is not available in some states and on cases that don't cover Major services.

Guardian's Dental 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.