

Plan #1						
<b>Rate Guarantee 1 Year</b>						

## BENEFITS

		All Eligible Employees	
		Enhanced Coverage	Standard Coverage
<b>Coinsurance</b>		100/80/50	100/80/50
<b>DentalGuard Preferred Network Tiers by Coverage</b>		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.		
<b>Contribution/Participation</b>	Voluntary, assumes 50% of eligible employees.		
<b>Deductible</b>		<b>\$50</b>	
Period		Calendar Year	
Family Limit		3 per family	
Waived For	Preventive		Preventive
<b>Annual Maximum</b>	<b>\$1,000 plus Maximum Rollover</b>		
<b>Maximum Rollover</b>			
Threshold		\$500	
Rollover Amount		\$250	
Rollover Bonus Amount		\$350	
Account Limit		\$1,000	
<b>Claim Payment Basis</b>		Negotiated Fee Schedule	
<b>Coinsurance - Preventive</b>		<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.)		
<b>Coinsurance - Basic</b>		<b>80%</b>	
	♦ Fillings (include posterior composites) ♦ Simple Extractions ♦ Endodontic Services (eg. Root Canal)(Molar Root Canals paid as Major) ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ Space Maintainers/Harmful Habit Appliances		
<b>Coinsurance - Major</b>		<b>50%</b>	
	♦ Bridges & Dentures ♦ Implants ♦ Single Crowns ♦ 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		
<b>Coinsurance - Orthodontia</b>		<b>50% for children (Orthodontia in Progress - covered)</b>	<b>50% for children (Orthodontia in Progress - covered)</b>
Orthodontia Lifetime Maximum		\$1,000	\$1,000
<b>Dependent Age Limits</b>	To Age 26		
<b>Waiting Periods</b>	None		
<b>Plan Type &amp; Code</b>	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.
- 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 employees 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 (EE+CH or FAM).
- We reserve the right to withdraw this proposal if actual employee participation is below 25%; minimum of 5 enrolled employees. This requirement does not apply to any Managed Dental Care plans quoted.
- Orthodontia, when covered, is for dependent children who are less than age 19 when active appliance is first placed.
- 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.**