

UNSURPASSED FLEXIBILITY

Affordable Dental Options

No matter the case size, Guardian can work with you to customize a plan that meets your clients' unique needs. Did you know that many of Guardian's innovative features can be used to help your clients reduce costs without sacrificing important dental benefits? Below are six tips you can recommend to your clients challenged with providing quality dental benefits with a smaller budget.

1. Leverage the flexibility available for deductibles: Employers can save up to 5% by offering plans with varying deductibles. For example, offer a \$50 deductible waived in-network and not waived out of network instead of \$50 waived in-network and out of network. Or, offer \$100 instead of \$50 waived for preventive in and out of network.

2. Stretch annual maximums with Maximum Rollover and/or Preventive

Advantage: These two unique features allow members to increase the value of their annual maximums. Maximum Rollover allows members to rollover unused annual maximums for future use and Preventive Advantage allows members to access preventive care without it being deducted from annual maximum. Planholders can save 6% by offering Maximum Rollover with a \$750 maximum in lieu of \$1,000. Add on Preventive Advantage to in-network only for a net savings of 4%.

3. Give employees freedom of choice with Guardian Choice: Employers can save up to 25% while meeting a wide range of employee needs by offering the choice between a Network Access Plan (NAP) and Value Plan and have one single, blended rate. Employees have the option to select a plan at open enrollment that meets their needs and can switch each year, if they choose.

4. Stick with the Basics: Save up to 20% with DentalGuard Basic Plus and Basic plans. Employers can offer their employees a lower cost, more basic dental plan, customized to meet their needs, without sacrificing the quality they expect from Guardian.

5. For Voluntary, offer a low cost plan alongside a more comprehensive plan: With Voluntary Dual Option (Buy-Ups) employers can reduce costs and also provide employees with the choice between two plan options that meet their needs and budgets.

6. Combine Dental and Vision: Package Voluntary Dental and Vision using our Dual Protection product and meet dental and vision needs with one single, affordable payroll deduction.

These are just a few examples of how we can work with you to make Guardian's innovative features work for clients. Contact a Guardian Group Sales Representative to learn more.

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

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We take your business personallySM

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