

GUARDIAN CHOICE DENTAL PLANS

Two Great Plan Designs - One Great Price!



Members Choose the Dental Plan That's Right for Them

	Value Plan	or	Network Access Plan (NAP)
In-Network	Member benefits are based on discounted (negotiated) rates		Member benefits are based on discounted (negotiated) rates
Out-of-Network	Member pays the difference over network negotiated rates		Member costs are based on usual and customary (UCR) rates
Co-insurance	Rich co-insurance benefits		Better coverage when using non-network providers

Employers elect one of the following co-insurance pairings:

- Option 1: Value Plan - 100/100/60; NAP - 100/80/50
 - Option 2: Value Plan - 100/80/50; NAP - 100/60/40
 - Option 3: Value Plan - 100/80/50; NAP - 100/50/25
- A single blended rate applies to both plans
 - Members can save an average of 30% of what dentists usually charge by using in-network providers
 - Members may switch between plans each year at open enrollment
 - Available for groups with 2+ lives (at least one employee must enroll in each plan)
 - Offered for contributory, non-contributory and voluntary plans
 - Guardian's innovative dental features are available in both plans* including:
 - ✓ Maximum Rollover
 - ✓ Periodontal Maintenance as a Preventive benefit
 - ✓ Coverage for dental implants
 - ✓ ViziLite Plus® oral cancer screenings
 - ✓ Coverage for adult fluoride treatments
 - ✓ Discounts on Xylitol products from Epic Dental
 - ✓ Vision Access eye care discounts

Flexibility and Choice!

With Guardian Choice, employers can meet a range of employee needs in one competitively priced package.

Contact your local Guardian Sales Representative for more information today.

**Certain features may not be available for all case sizes.*

The Guardian Life Insurance Company of America 7 Hanover Square, New York, NY 10004 www.GuardianLife.com 2008-5209



We take your business personallySM

DENTAL • LIFE • DISABILITY PROTECTION • MEDICAL BENEFITS • CRITICAL ILLNESS • SECTION 125/FLEX PLAN • VISION CARE