

MANAGED DENTALGUARD

Enhanced Prepaid/DHMO Plans from Guardian

- New plan features

Adult fluoride	General anesthesia	Brush biopsy	IV sedation
Oral cancer screenings, including ViziLite®	Sealants (all permanent teeth to age 16)	Cosmetic bleaching	Ortho in progress treatment benefit

- Choose general dentist office visit copays of \$5 or \$10
- After 3 years, Guardian pays the general dentist office visit copays for members and dependents
- Orthodontic coverage
 - Low/no copay option (copay varies by market)
 - Or buy “down” to modest copay option
 - “Treatment in-progress” benefit removes a potential barrier to switching carriers
- Single and multi state plan designs - blended rates available
- Offer two plans with Guardian Choice
 - Employers offer a PPO, Value or Network Access plan with a Managed DentalGuard plan
 - Employees choose the plan they want
 - With Monthly Switch* employees can change plans on a monthly basis
- Multiple year rate guarantees
- Available to groups with 2 or more lives
- Voluntary, contributory and employer-funded options

Find out more.

Call your Guardian Sales Representative today!

*Available to groups with 25+ employees

Underwritten by: (IL) - First Commonwealth Insurance Company, (MO) - First Commonwealth of Missouri, (IN) - First Commonwealth Limited Health Services Corporation, (MI) - First Commonwealth Inc., (CA) - Managed Dental Care, (TX) - Managed DentalGuard, Inc. (DHMO), (NJ) - Managed DentalGuard, Inc., (FL, NY) - The Guardian Life Insurance Company of America. All First Commonwealth, Managed DentalGuard, Inc., and Managed Dental Care entities referenced are wholly-owned subsidiaries of The Guardian Life Insurance Company of America. Products are not available in all states. Limitations and exclusions apply. Plan documents are the final arbiter of coverage.

The Guardian Life Insurance Company of America 7 Hanover Square, New York, NY 10004 www.GuardianLife.com 2008-6402



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