

# TOP TEN REASONS

## To Choose Guardian for Voluntary Dental

Guardian Voluntary Dental can help your clients attract and retain quality employees

1. **Work with a Dental Market Leader** - Guardian has been #1 in both new and inforce Voluntary Dental premium for the last two years\*
2. **Low Price Points** - There are many ways to reach low price points
  - Guardian recently reduced Voluntary rates by 10% for many participation ranges
  - Quote our new DentalGuard Basic (10% savings) and Basic Plus (20% savings)
  - Combine DentalGuard Basic with a Split Value Plan to get 40% savings!\*\*
  - Offer lower coinsurance and maximums out-of-network or deferred services
3. **Network** - Guardian has one of the industry's largest PPO networks and it's still growing
4. **Broad Product Portfolio** - Virtually every option of one of the industry's most flexible Dental product is available on a Voluntary basis
5. **Employee Choice** - Guardian has a wide array of buy-up plans with a simple process and minimal underwriting rules
6. **Benefit Advisors** - More than 100 Certified Enrollment Specialists (CES) are available to perform enrollment meetings, maximizing participation and freeing up your time to build your business
7. **Enrollment Success Plan (ESP)** - Waives initial participation requirements and guarantees your rate at time of enrollment, regardless of actual participation
8. **No Waiting Period** - Guardian Voluntary Dental does not require waiting periods
9. **Annual Open Enrollments** - Offered at no charge when a Section 125 plan is inforce
10. **Flexible Spending Account (FSA) Integration** - Eligible out-of-pocket Dental expenses are automatically reimbursed for participants in Guardian's FlexPlan, reducing paperwork and increasing employee satisfaction and utilization of their FSA

Did you know that employees request Voluntary Dental more than any other Voluntary benefit?\*\*\* Contact us to learn more!

\*LIMRA/NADP U.S. Group Dental Plans 2004, 2005 Sales Survey

\*\*Savings figures are national averages and may vary depending on location and/or case specifics

\*\*\*Worksite MarketVision: The Employee Viewpoint, Eastbridge Consulting Group, 2002

