

Smile. There's an affordable way to care for your teeth.

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals.

Plus, you save money and have the assurance that you are getting the right care when you use one of our in-network dentists.

Why choose Guardian for your Dental Coverage

We have been providing outstanding dental plans to millions of Americans for more than 50 years. When you enroll for Guardian managed care dental plan, you have access to a credential network of providers, so you know there's always high quality dental care close by.

Rich Coverage at Affordable Rates

From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

Adult and Child Ortho, along with many other plan design features keep you and your family covered through every phase of your life.

Savings from Guardian Dental

It pays to have Guardian Dental insurance. See the example below of the cost of dental work with insurance and using an in-network dentist vs. without insurance.

Average Cost of Preventive Exam, Cleaning and X-Rays*

Cost with no dental insurance	Your member copay with Guardian Dental DHMO Insurance	Your estimated savings with Guardian Dental Insurance
\$238	\$5	\$233

Did you know...?

- 1 in 5 Americans has untreated cavities¹
- For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures²
- Tooth decay is the most common childhood disease — impacting sleeping or eating habits, and can contribute to school absences³

Semi-Monthly Payroll Contributions

Employee	\$ 1.21
Employee & Spouse	\$ 5.42
Employee & Child(ren)	\$ 6.47
Family	\$ 11.09

It's Easy to Use Guardian Dental Benefits

- Member-Level ID card Sent to Your Home
- Each Family Member Can Choose Their Own Primary Care Dentist
- Convenient Payroll Deductions
- No Claim Forms
- Low Office Visit Copay
- Cleanings, Exams, Fluoride & X-Rays Care Covered 100% (after \$5 copay)
- No Deductibles and No Annual Maximums

Please refer to your Patient Charges Sheet for more information about your plan.



*Illustrative example only. See your plan for specific details regarding covered services. 1. "1 in 5 Americans Has Untreated Cavities: CDC" HealthDay, May 31, 2012, <http://consumer.healthday.com/Article.asp?AID=665246>. 2. When Connecting With A Dentist Doesn't Mean An Office Visit -Kaiser Health News, July 25, 2014. 3. Center for Disease Control. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY or its subsidiaries. Products not available in all states. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Policy Form#GP-1-DG2000, et al.

Coverage Details for Common Services	Employee Pays*
Cleaning (prophylaxis) – 2 times in 12 months	\$0
Fluoride Treatments	\$0
Oral Exams	\$0
Sealants (per tooth)	\$8
X-Rays	\$0
Fillings - Amalgam or Composite (white)	\$8-60
Periodontal Surgery	Up to \$380
Periodontal Maintenance – scaling and root planing	\$27
Child Root Canals	\$35
Adult Root Canals	\$120-180
Simple Extractions	\$15
Surgical Extractions	\$40-140
Anesthesia	\$0-98
Bridges and Dentures	\$443-575
Inlays and Onlays	\$235-420
Single Crowns	\$375
Bleaching – Cosmetic Care	\$165
Orthodontia (child and adult)	\$700-2,195
Office Copay	\$5

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. *This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.*



Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO Plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Waiting periods may also apply for some services. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic and prosthodontic services. The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Policy Form #GP-1-DG2000, et al.