

Dental Benefit Summary

Group Number: 00572404

A Dental insurance plan through Guardian:

- Provides coverage for key preventive services such as regular checkups and cleanings to keep you and your family healthy
- Helps offset potentially expensive dental procedures, such as crowns and fillings
- Gives you access to one of the nation’s largest dental networks so care is convenient to you
- Makes it easy to find a high quality certified network dentist by accessing guardiananytime.com or Guardian’s find a provider mobile app
- Fast and easy claim payments

About Your Benefits:

PPO plan, you'll have access to one of the largest networks of dentists with three reimbursement levels that give you more control over savings. You will always save money with any dentist in Guardian's network and when they belong to a tier in the Tier 1 reimbursement level you will maximize your savings. Reimbursement for covered services received from a non-contracted dentist will be based on a percentile of the prevailing fee data for the dentist's zip code.

| Your Dental Plan | PPO | | |
|---|--------------------------------------|--------------|----------------|
| | Tier 1 | Tier 2 | Tier 3 |
| Your Network is DentalGuard Preferred | Platinum | Gold, Silver | Non-Contracted |
| Calendar year deductible | Tier 1 | Tier 2 | Tier 3 |
| Individual | \$50 | \$50 | \$50 |
| Family limit | 3 per family (applies to all levels) | | |
| Waived for | Preventive | Preventive | Preventive |
| Charges covered for you (co-insurance) | Tier 1 | Tier 2 | Tier 3 |
| Preventive Care | 100% | 100% | 100% |
| Basic Care | 100% | 90% | 80% |
| Major Care | 70% | 60% | 50% |
| Orthodontia | 50% | 50% | 50% |
| Annual Maximum Benefit | \$1500 (applies to all levels) | | |
| Maximum Rollover | Yes (applies to all levels) | | |
| Rollover Threshold | \$700 | | |
| Rollover Amount | \$350 | | |
| Rollover Amount | \$500 | | |
| Rollover Account Limit | \$1250 | | |
| Lifetime Orthodontia Maximum | \$1500 (applies to all levels) | | |
| Dependent Age Limits | 26 (applies to all levels) | | |

A Sample of Services Covered by Your Plan:

| | | PPO | | |
|-----------------|---|---|--------|--------|
| | | <i>Plan pays (on average)</i> | | |
| | | Tier 1 | Tier 2 | Tier 3 |
| Preventive Care | Cleaning (prophylaxis) | 100% | 100% | 100% |
| | Frequency: | Once Every 6 Months (applies to all levels) | | |
| | Fluoride Treatments | 100% | 100% | 100% |
| | Limits: | Under Age 19 (applies to all tiers) | | |
| | Oral Exams | 100% | 100% | 100% |
| | Sealants (per tooth) | 100% | 100% | 100% |
| | X-rays | 100% | 100% | 100% |
| Basic Care | Anesthesia* | 100% | 90% | 80% |
| | Fillings‡ | 100% | 90% | 80% |
| | Perio Surgery | 100% | 90% | 80% |
| | Periodontal Maintenance | 100% | 90% | 80% |
| | Frequency: | Once Every 6 Months (applies to all levels) | | |
| | Repair & Maintenance of Crowns, Bridges & Dentures | 100% | 90% | 80% |
| | Root Canal | 100% | 90% | 80% |
| | Scaling & Root Planing (per quadrant) | 100% | 90% | 80% |
| | Simple Extractions | 100% | 90% | 80% |
| | Surgical Extractions | 100% | 90% | 80% |
| Major Care | Bridges and Dentures | 70% | 60% | 50% |
| | Dental Implants | 70% | 60% | 50% |
| | Inlays, Onlays, Veneers** | 70% | 60% | 50% |
| | Single Crowns | 70% | 60% | 50% |
| Orthodontia | Orthodontia | 50% | 50% | 50% |
| | Limits: | Child(ren) (applies to all levels) | | |

Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as described in Your Schedule of Benefits. Network access varies by geographic location and zip code. Please visit www.GuardianAnytime.com to confirm your Dentist's tiered participation.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

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. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date..

Find A Dentist:

Visit www.GuardianAnytime.com

Click on "Find A Provider"; You will need to know your plan, which can be found on the first page of your dental benefit summary.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00572404

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network 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. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments 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. Contract # GP-1-DG6 et al.
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG6

Dental Maximum Rollover[®]

Save Your Unused Claims Dollars For When You Need Them Most

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA. To qualify for an MRA, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit. You can view your annual MRA statement detailing your account and those of your dependents on www.GuardianAnytime.com.

Please note that actual maximum limitations and thresholds vary by plan. Your plan may vary from the one used below as an example to illustrate how the Maximum Rollover functions.

| Plan Annual Maximum* | Threshold | Maximum Rollover Amount | In-Network Only Rollover Amount | Maximum Rollover Account Limit |
|------------------------------|--|--|---|--|
| \$1500 | \$700 | \$350 | \$500 | \$1250 |
| Maximum claims reimbursement | Claims amount that determines rollover eligibility | Additional dollars added to Plan Annual Maximum for future years | Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year | Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,750 in total |

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

Here's how the benefits work:

YEAR ONE: Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not reach the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$50 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the amount accumulated in her Maximum Rollover Account.

YEAR FOUR: Jane's Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining in her Maximum Rollover Account).



For Overview of your Dental Benefits, please see About Your Benefit Section of this Enrollment Booklet.

NOTES:

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit.

Cases on either a calendar year or policy year accumulation basis qualify for the Maximum Rollover feature. For calendar year cases with an effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2013, the claim activity in 2014 will be used and applied to MRAs for use in 2015.

Under either benefit year set up (calendar year or policy year), Maximum Rollover for new entrants joining with 3 months or less remaining in the benefit year, will not begin until the start of the next full benefit year. Maximum Rollover is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year. (Actual eligibility timeframe may vary. See your Plan Details for the most accurate information.)

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America or its subsidiaries, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

Policy Form #GP-1-DG2000, et al.