

Dental

BENEFITS		
	SQ Default High Option Dental-559_U1 Benefit	
	In-Network	Out-of-Network
Contribution/Participation	Contributory, Assumes 82% of eligible employees.	
Deductible	\$0	\$50
Period	Calendar Year	
Family Limit	3 per family	
Waived For	Preventive	Preventive
Annual Maximum	\$1,500 plus Maximum Rollover	
Maximum Rollover		
Threshold	\$700	
Rollover Amount	\$350	
In-Network only Rollover	\$500	
Account Limit	\$1,250	
Claim Payment Basis	Negotiated Fee Schedule	UCR 90 th
Network	DentalGuard Preferred	
Coinsurance - Preventive	100%	100%
	♦ Oral Exams (once/6 mos.) ♦ Cleanings (once/6 mos.) ♦ X-Rays (Full-mouth series once/60 mos.) ♦ Fluoride Treatment (to age 19, once/6 mos.) ♦ Sealants (to age 16, once/36 mos.) ♦ Space Maintainers/Harmful Habit Appliances	
Coinsurance - Basic	100%	80%
	♦ Fillings (include posterior composites) ♦ Perio Maintenance Procedure (once/6 mos.) ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Simple Extractions ♦ Complex Extractions ♦ Endodontic Services (eg. Root Canal) ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ General Anesthesia	
Coinsurance - Major	60%	50%
	♦ Bridges & Dentures ♦ Implants ♦ Single Crowns ♦ Inlays, Onlays & Veneers	
Coinsurance - Orthodontia	50% for children (Orthodontia in Progress - covered)	50% for children (Orthodontia in Progress - covered)
Orthodontia Lifetime Maximum	\$1,500	\$1,500
Replacement Age for Prosthetic Devices (Crowns, Bridges & Dentures)	5 Years	
Dependent Age Limits	To Age 26	
Waiting Periods	None	
Plan Type & Code	PPO (U1)	

PLAN HIGHLIGHTS

Strong Network Coverage Nationwide - providing choice and savings

- Guardian has one of the nation's largest selection of network dentists and we're growing fast, with over 115,000 dentists at more than 370,000 locations.
- It's easy to find a network dentist at GuardianAnytime.com.

(continued)

PLAN HIGHLIGHTS (continued)

Dental PPO Plan

- Combine freedom of choice with the savings of managed care. Employees save money when they go in-network - treatment is reimbursed at a higher coinsurance percentage - but they are still free to use out-of-network providers. In-network benefits are based on negotiated PPO fee schedule; out-of-network benefits are based on local UCR charges.

International Dental Travel Assistance

- While traveling internationally, Guardian members can get a referral to a local dentist for immediate dental care through the International Dental Travel Assistance Program. This service is available 24/7, in over 200 countries. Coverage will be considered under the out-of-network benefits.
- International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with (The) Guardian Life Insurance (Company of America) ("Guardian"), and the services they provide are separate and apart from the benefits provided by Guardian.

College Tuition Benefit

- Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit www.Guardian.CollegeTuitionBenefit.com to learn more!

IMPORTANT NOTES

Rates and Premiums were determined using a census of eligible employees and dependents provided at time of quote. If the provided information was missing additional office locations or census counts for office locations, the rates shown are illustrative only. Final rates and premiums will be produced when information regarding office locations and related census counts is received and will be based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- We reserve the right to adjust rates if actual participation is below assumed level. We also reserve the right to adjust rates if there is an average of more than 4 children per dependent unit (EE+CH or FAM).
- We reserve the right to withdraw this proposal if actual employee participation is below 25%; minimum of 5 enrolled employees. This requirement does not apply to any Managed Dental Care plans quoted.
- Cleanings and Perio Maintenance Procedures share the frequency. Limited to a total of one cleaning or one perio maintenance procedure in any 6 consecutive month period.
- If your plan includes Section 125/Flex Plan, open enrollment must be held the month prior to the renewal/anniversary date.
- Orthodontia, when covered, is for dependent children who are less than age 19 when active appliance is first placed.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- In order to be eligible for coverage: Employees must be legally working (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.
- Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect or injury. Depending on plan type, deductibles, waiting periods, per service frequency limitations, and payment limits may apply.
- The list of dental services shown is not exhaustive.
- This coverage will not be effective until approved by a Guardian underwriter. Please refer to certificate of coverage for full plan description.

This plan does not pay for:

- Any restoration procedure, appliance or dental prosthesis used solely to: a) alter vertical dimension; b) restore or maintain occlusion, except to the extent that this plan covers orthodontic treatment; c) splint or stabilize teeth for periodontal reasons; or d) treat a condition caused by abrasion or attrition.
- Cosmetic or experimental treatments, unless specifically listed in the BENEFIT DETAIL section of this proposal as a covered cosmetic service.
- Replacing a lost, stolen or missing appliance or prosthetic device; or making a spare appliance or device.
- Treatment needed due to: a) an on-the-job or job-related injury; or b) a condition for which benefits are payable by Workers' Compensation or similar laws.
- Replacing an appliance or prosthetic device with a like appliance or device, unless: a) it is damaged while in the covered person's mouth in an injury suffered while insured, and can't be fixed; or b) can't be made usable and meets the replacement age criteria selected by the employer.
- Treatment for which no charge is made.
- The replacement of extracted or missing third molars/wisdom teeth.
- Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth.
- Evaluations and consultations for non-covered services; detailed and extensive oral evaluations.
- Any procedure performed in conjunction with, as part of, or related to a non-covered procedure.
- Any procedure not specifically listed as a covered benefit.
- GP-1-DG2000 et al.
- Guardian Dental is underwritten by The Guardian Life Insurance Company of America, 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.

Dental Maximum Rollover

Guardian's Innovative Dental Maximum Rollover

Members Can Accumulate Annual Maximum Dollars

With Maximum Rollover, we'll roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years if a member reaches the plan's annual maximum. If a member uses the services of preferred providers exclusively during the benefit year, we'll increase the amount credited to his or her MRA.

To qualify, a member must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Each member's MRA may not exceed the MRA limit.

The employee and each insured dependent maintain separate MRAs based on their own claim activity. Employers, employees, and dependents can view their annual MRA statements online at www.GuardianAnytime.com

How Maximum Rollover Works

Depending on the plan's annual maximum, an individual's claims dollars for the year must not exceed a certain amount called the "threshold". If the threshold is not exceeded, an individual can rollover the set Maximum Rollover Amount that is pre-determined based on the annual maximum. To encourage in-network care, more money is rolled over if in-network dentists are used exclusively during the benefit year. The Maximum Rollover Limit is the most money that can be kept in the Maximum Rollover Account.

Consider the following example: if a plan's annual maximum is \$1,500, up to \$500 of unused annual maximum could be rolled over to the next year as long as in-network dentists are used exclusively and annual claims do not exceed \$700. In this case, the Maximum Rollover Account Limit would be \$1,250.

Maximum Rollover Lite

For cost-conscious employers looking to control escalating costs at future renewals, Maximum Rollover Lite offers Maximum Rollover amounts and limits that are 50% lower than the traditional plans.

Key Facts on Maximum Rollover

- If an amount has been rolled over into an individual's MRA and a claim for preventive services is not submitted the following benefit year, the member will not lose the amount currently in his/her MRA amount.
- For calendar year accumulation cases with a plan 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, claim activity in 2014 will be used by and applied to MRAs for use in 2015.
- The Maximum Rollover feature applies to new entrants who join the plan (calendar year or policy year accumulation) with 3 months or less remaining in the benefit year, as of the next benefit year.
- The Maximum Rollover feature 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.
- If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, the non-PPO maximum determines the Maximum Rollover plan.
- The Maximum Rollover feature is not available in some states and on cases that don't cover Major services.

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, 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.

A Secure Website for Group Benefits Plans

GuardianAnytime®, our secure website for group benefits plans, offers comprehensive self-service capabilities for brokers, employers, employees, and health care professionals. Our intuitive web tools make going online easy!

For Brokers – Easy Management of Guardian Group Business

Brokers can manage their Guardian business more efficiently:

- Receive e-mail notifications of groups nearing cancellation to help with follow-up
- Check clients' premium payments, eligibility information and status of an Evidence of Insurability application
- Track commissions and compensation programs
- View/print/e-mail forms and materials
- Visit www.guardiananytime.com

For Employers – Simplified Benefits Administration

Benefits managers have a one-stop source of comprehensive administration tools for their Guardian benefits plans:

- Enroll new hires, add dependents, terminate members and check status of an Evidence of Insurability application
- Allow employees to enroll, update benefits, and check status of a disability claim online¹
- View and pay bills online
- Download, print and order forms, plan materials, and ID cards
- Delegate access to staff based on job responsibility
- Visit www.guardiananytime.com

For Employees – Helpful Benefits Information Available 24/7

Members and dependents can access helpful, secure information about their Guardian benefits:

- Review benefits and update information¹
- Check the status of a claim or Evidence of Insurability application
- View and print ID cards
- Submit a Short-Term Disability claim online
- Receive e-mails when a claim has been processed and a response is available online²
- Use the Find-A-Provider app to locate a provider anytime. Download the app to an Android or iPhone smart phone.
- Visit www.guardiananytime.com

For Health Care Professionals – Efficient Handling of Administrative Matters

Health care professionals have instant access to Guardian benefits information:

- Check eligibility, claim status, and coverage amounts
- In-network providers can view fee schedules

Access FlexPlan and Reed Group, our Absence Management subsidiary, directly from the Guardian Anytime site.

Call Your Guardian Group Benefits Expert Today for More Information.

¹Employer must grant permission for employees to enroll or make changes to their benefits outline. Ask your Guardian representative for more details about eligibility requirements. ²Available to employees with Guardian Dental.

College Tuition Benefit®

Guardian helps plan participants save for college

Guardian plan participants can get insurance that includes a college tuition benefit. As the cost of college continues to rise, Guardian is helping families keep up by providing this exclusive benefit that can be used at over 370 colleges and universities that participate with SAGE Scholars. This is a great tool to attract and retain employees and increase voluntary participation.

How does it work?

- By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards® annually for each type of eligible Guardian insurance product (up to four lines).
- Participants with Guardian dental receive a 2,500 bonus after the fourth year.
- Rewards can be given to children, grandchildren, nieces, nephews and godchildren. When registered by participant, they'll receive an additional 500 rewards each.
- Rewards increase each year and are kept forever.

Example below shows how a 12 year old in the family of a Guardian Dental, life, Hospital Indemnity and Critical Illness can have their tuition reduced by \$58,500, spread evenly over four years.

Example of College Tuition Benefit® Rewards Potential Accumulation -

Only Applies if Added to Four Lines of Coverage - see Representative for Details

Guardian Insurance Product	Sign-up Bonus	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = Bonus year with dental	\$500 per child	\$2,000	\$2,000	\$2,000	\$4,500*	\$2,000	\$2,000	\$2,000	\$16,500
Life		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Hospital Indemnity		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Critical Illness		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
TOTAL	\$500	\$8,000	\$8,000	\$8,000	\$10,500	\$8,000	\$8,000	\$8,000	\$58,500

IMPORTANT NOTES

- College Tuition Benefit is available for Guardian. Dental, Vision, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance.
- To use Tuition Rewards, the child receiving the Tuition Rewards must be registered by August 24th of the year he/she enters 11th grade.
- The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school.
- The Scholarship credits are held in the subscriber's account until they are pledged to registered student. Families do not select a college ahead of time.
- When employees register, they receive a Welcome email and an online account is established so they can see their account balance and add as many eligible students as they wish. Eligible students include: children, grandchildren, nieces and nephews.
- Each Tuesday, registered employees receive Market Cap and Gown, an e-newsletter that details events in the college funding space and notifies employees of new colleges in the network.
- This program will be part of the employee benefit package and addresses a top employee concern - saving for college. The service is \$0.45 per employee per month for each coverage accumulating the College Tuition Benefit. This is not a separate line item charge for you, but instead reflected in the total premium billed (though not an insurance charge).

Deadline dates:

- To use Tuition Rewards, a child must be registered by August 24th of the year he/she enters 11th grade.
- The Scholarship credits are held in the subscriber's account until they are pledged to a registered student. When a Subscriber has a registered student in 11th grade, the subscriber will be emailed and asked if he/she wants to pledge some or all of the Tuition Rewards to the Registered Student. If the subscriber wants to use Tuition Rewards, he/she must go online before August 24th of the year the registered student enters 12th grade and transfer Tuition Rewards to that registered student's account.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries.
- The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.
- To find out more information, go to <https://www.Guardian.CollegeTuitionBenefit.com>
- College Tuition Benefit is not an insurance benefit and may not be available in all states