



# Guardian dental maximum rollover

## Stay on top of your oral health care today, for payoffs tomorrow

Making preventive oral health care a priority by visiting your dental provider for recommended checkups and more can help you avoid the costs of serious oral health issues later on.

In fact, adults who receive regular preventive care spend three times less on other costlier procedures compared to those who don't regularly visit the dentist.

And with Guardian Maximum Rollover®, you can be rewarded for taking care of your oral health.

**What it is:** Much like squirrels putting away acorns for future eating, you'll be doing the same kind of squirreling away of any unused portion of your annual dental maximum<sup>1</sup> if needed in the future when you use Guardian Maximum Rollover®.

**How it works:** If you submit at least one paid claim and do not exceed your plan's threshold, a portion of any unused amount in your annual dental maximum will be added to a maximum rollover account. No additional forms to fill out. You will be automatically enrolled with your Guardian dental plan.

**Pro tip:** If care is provided by dentists in the network, more money can be rolled over.

### Cycle of health



### Why it matters

Preventive visits to a dental provider may not only help minimize major dental issues, but the act of going to the dentist can also reap considerable cost savings down the line.

Guardian Maximum Rollover allows members to roll over a portion of unused annual dental maximum for future use.

Continue exploring how getting preventive care can maximize your benefits on [guardianlife.com](https://guardianlife.com).

The Guardian Life Insurance  
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New York, NY

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1 The annual maximum is the amount that a dental insurance company will pay out toward claims in a calendar year.

Unless otherwise stated, information within is from Guardian Dental Claims Analysis, September 2023 as appears in, "An Ounce of Prevention: The link between preventive dental care, better oral health, and overall wellness," Guardian's 12th Annual Workplace Benefits Study.

If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1,500 PPO/\$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. Available in select states and plans. 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. Generic Policy Form # GP-1-DG2000, et al; GP-1-DEN-16; DG7-P. The state approved form is the governing document.

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