

RATES

Plan #1						
	Employee	Employee & Spouse	Employee & Child(ren)	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	\$27.11	\$55.04	\$63.05	\$96.49	\$1,118.82	\$13,425.84
Census	24	5	0	2		
Rate Guarantee	1 Year					

BENEFITS

		All Eligible Employees	
		In-Network	Out-of-Network
Contribution/Participation	Voluntary, assumes 50% of eligible employees.		
Deductible	\$100		
Period	Lifetime		
Family Limit	3 per family		
Waived For	Preventive		Preventive
Annual Maximum	\$2,500 plus Maximum Rollover		
Maximum Rollover			
Threshold	\$900		
Rollover Amount	\$450		
In-Network only Rollover	\$700		
Account Limit	\$1,500		
Preventive Advantage	Included		Included
Claim Payment Basis	Negotiated Fee Schedule		Negotiated Fee Schedule
Network	DentalGuard Preferred		
Coinsurance - Preventive	100%		90%
	♦ 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%		70%
	♦ Fillings (include posterior composites) ♦ Perio Maintenance Procedure (once/6 mos.) ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Endodontic Services (eg. Root Canal) ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ General Anesthesia		
Coinsurance - Major	60%		40%
	♦ Bridges & Dentures ♦ Implants ♦ Single Crowns ♦ Simple Extractions ♦ Complex Extractions ♦ Inlays, Onlays & Veneers		
Coinsurance - Orthodontia	50% for children (Orthodontia in Progress - covered)		50% for children (Orthodontia in Progress - covered)
Orthodontia Lifetime Maximum	\$1,000		\$1,000
Dependent Age Limits	To Age 26		
Waiting Periods	None		
Plan Type & Code	Split Value Plan (MQ)		

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.

PLAN HIGHLIGHTS (continued)**Dental Split Value Plan**

- With Split Value Plan, employees have a great incentive to use in-network dentists. Both in-network and out-of-network benefits are paid based on the discounted PPO fees, and in-network benefits are paid at a higher coinsurance percentage than out-of-network benefits. So, when employees seek in-network care, they receive our regular PPO savings. If they choose to seek out-of-network care, they'll still receive benefits. However, they may be responsible for the difference between the discounted PPO fees and the out-of-network dentist's regular fees for the services that are performed.

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.

Preventive Advantage

- Members have an unlimited preventive care maximum (frequency/age limitations still apply). Members obtain preventive care, including exams, cleanings, x-rays and fluoride treatments, without having the benefit deducted from their annual maximum. The entire annual maximum amount is preserved for basic and major services. Preventive care will continue to be covered even after the annual maximum is met. Preventive Advantage promotes preventive care to help keep members healthy and productive while extending the value of their annual maximum.

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.
- A Dental Prosthesis will not be covered when replacing a tooth or teeth lost or extracted before being covered under this Plan unless they were extracted while covered by the Prior Plan.
- 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 Participation Section and Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.