



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 Dental plans, you have access to one of the nation's largest dental networks, with over 114,000 dental providers at more than 319,000 dental service nationwide, so you know there's always high quality dental care close by.

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

Why Going to an In-Network PPO Provider is Important

Your benefit plan pays for Preventive Category services at 100%, but what if you have a more serious condition and need more costly services? Seeking care for those services from an in-network dentist can help! Below is an Preferred/High Plan example:

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

Average cost of a root canal, associated dental work, and a crown*

Cost with no dental insurance	Your in-network cost with Guardian Dental Insurance	Your estimated savings with Guardian Dental Insurance
\$2,400	\$1,600	\$800

Monthly Rates	Basic Low Plan	Preferred High Plan
Employee	\$13.69	\$27.27
Employee + 1 Dependent	\$26.98	\$52.83
Employee + 2 or More Dependents	\$50.42	\$92.43

It's Easy to Use Guardian Dental Benefits

- No ID cards needed
- Quick and easy claims payment
- Convenient payroll deductions
- Your plan options include:
 - Preventive Services at 100%
 - Maximum Rollover – Rollover unused benefits for use in future years!



*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 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-I-DG2000, et al.

Guardian Dental Insurance – Basic Low Plan



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NEW ORLEANS

Group Plan #: 538205

Coverage Details	Employee Benefits*	
	In Network	Out-of-Network
DEDUCTIBLE	Calendar Year	
Individual		\$50
Family Limit		\$150
Waived For		Preventive
ANNUAL PLAN MAXIMUM		\$1,250
PREVENTIVE CARE		
Cleaning (prophylaxis) – <i>once every 6 months (combined with Perio Cleanings, not to exceed 4 in 12 months)</i>	100%	100%
Fluoride Treatments – <i>under age 19</i>	100%	100%
Oral Exams	100%	100%
Sealants	100%	100%
Bitewing X-Rays – <i>once every 12 months</i>	100%	100%
Sealants – <i>under age 16</i>	100%	100%
Vizilite	100%	100%
BASIC CARE		
X-Rays Other Than Bitewings – <i>once every 60 months</i>	80%	80%
Fillings	80%	80%
Periodontal Surgery	80%	80%
Enhanced Periodontal Maintenance – <i>once every 3 months (combined with Prophylaxis, not to exceed 4 in 12 months)</i>	80%	80%
Repair & Maintenance of Crowns, Bridges & Dentures	80%	80%
Minor Oral Surgery & Extractions	80%	80%
Palliative (Emergency) Treatment	80%	80%
MAJOR CARE		
Bridges & Dentures	Not Covered	Not Covered
Inlays/Onlays/Crowns & Veneers (Including Recementation and Repairs)	Not Covered	Not Covered
Complex Oral Surgery & Extractions	Not Covered	Not Covered
Endodontic Services (Root Canals)	Not Covered	Not Covered
Anesthesia	Not Covered	Not Covered
Single Crowns	Not Covered	Not Covered
Denture Repairs (Rebase/Relining) & Adjustments	Not Covered	Not Covered
ORTHODONTIA		
Orthodontia	Not Covered	
DEPENDENT AGE LIMITS		
Dependent Age Limits	To Age 26	

*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.



Guardian Dental Insurance – Preferred High Plan



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Group Plan #: 538205

Coverage Details	Employee Benefits*	
	In Network	Out-of-Network
DEDUCTIBLE	Calendar Year	
Individual		\$50
Family Limit		\$150
Waived For		Preventive
ANNUAL PLAN MAXIMUM		\$1,250
PREVENTIVE CARE		
Cleaning (prophylaxis) – <i>once every 6 months (combined with Perio Cleanings, not to exceed 4 in 12 months)</i>	100%	100%
Fluoride Treatments – <i>under age 19</i>	100%	100%
Oral Exams	100%	100%
Sealants	100%	100%
Bitewing X-Rays – <i>once every 12 months</i>	100%	100%
Sealants – <i>under age 16</i>	100%	100%
Vizilite	100%	100%
BASIC CARE		
X-Rays Other Than Bitewings – <i>once every 60 months</i>	80%	80%
Fillings	80%	80%
Periodontal Surgery	80%	80%
Enhanced Periodontal Maintenance – <i>once every 3 months (combined with Prophylaxis, not to exceed 4 in 12 months)</i>	80%	80%
Repair & Maintenance of Crowns, Bridges & Dentures	80%	80%
Minor Oral Surgery & Extractions	80%	80%
Palliative (Emergency) Treatment	80%	80%
MAJOR CARE – 6-MONTH WAITING PERIOD FOR NEW PLAN ENTRANTS		
Bridges & Dentures	50%	50%
Inlays/Onlays/Crowns & Veneers (Including Recementation and Repairs)	50%	50%
Complex Oral Surgery & Extractions	50%	50%
Endodontic Services (Root Canals)	50%	50%
Anesthesia	50%	50%
Single Crowns	50%	50%
Denture Repairs (Rebase/Relining) & Adjustments	50%	50%
ORTHODONTIA – 12-MONTH WAITING PERIOD FOR NEW PLAN ENTRANTS		
Orthodontia, Initial Appliance placed prior to Age 19	50%, up to \$1,000 Lifetime Maximum	
DEPENDENT AGE LIMITS		
Dependent Age Limits	To Age 26	

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Guardian Dental Insurance – Maximum Rollover



Rollover Dollars...for Your Dental Plan!

Earning Rollover Dollars for Use in Future Years is Simple!

- 1) Sign up for one of the plans listed at the right
- 2) Go see the dentist at least once during the plan year
- 3) Incur less than the plan Threshold (varies by plan design) in paid dental claims. That's it!

Both Dental Plans Offered Through Archdiocese of New Orleans Include Maximum Rollover

Promotes Preventive Care: Participants receive rollover dollars in their Maximum Rollover Account if they visit the dentist at least once during the year and do not exceed the Threshold

Easy to Track: Members can look up their Maximum Rollover Account Balance online; They will see their current balance available for use during the current plan year.

Annual Maximum + Rollover Account Balance = Maximum Dental Coverage: Members Accumulate Rollover Dollars: every year until they reach their Maximum Rollover Account Balance Limit

Jane's Dental PPO Plan Example: \$1,250 Annual Maximum

YEAR ONE Jane's Maximum Dental Coverage: \$1,250

Jane has \$150 in dental claims (less than this plan's threshold of \$600). Jane receives \$300 'Rollover Dollars' for use in Year Two.

YEAR TWO Jane's Maximum Dental Coverage: \$1,550

Jane has \$250 in dental claims (less than the plan threshold of \$600). Jane receives an additional \$300 'Rollover Dollars'.

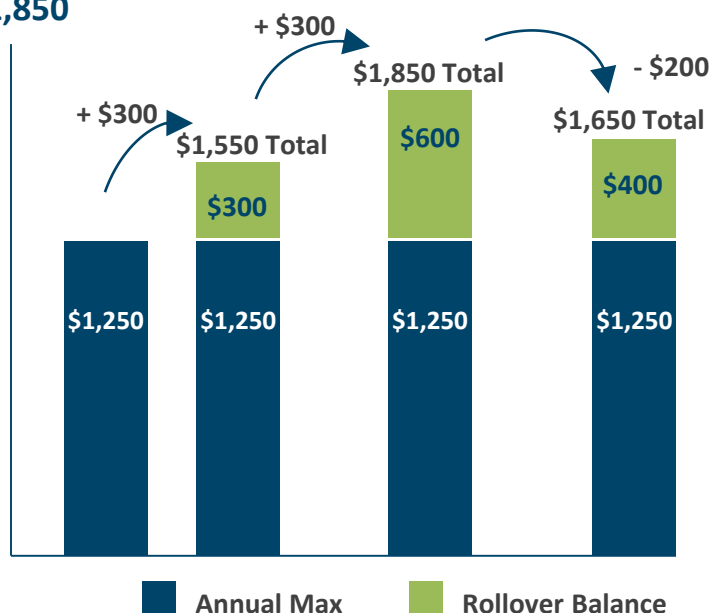
YEAR THREE Jane's Maximum Dental Coverage: \$1,850

Jane has \$1,450 in dental claims (greater than threshold of \$600).

Since Jane had claims higher than \$600 this year, she does not receive any additional 'Rollover Dollars'.

Jane's claims are higher than the plan's Annual Maximum of \$1,250, so she uses \$200 of out of her Maximum Rollover Account to cover her claims.

Jane still has \$400 Rollover Dollars left in her Maximum Rollover Account, so she will have \$1,650 of Maximum Dental Coverage in Year Four.



Check your Max Rollover Account Balance Today by Visiting www.GuardianAnytime.com