



Our oral health rewards program

Help encourage good oral care

The connection between oral and overall wellness is clear. Visiting the dentist regularly can help prevent and detect early stages of many diseases and conditions. Help your clients promote good oral care with our Maximum Rollover Oral Health Rewards Program — a unique tool that encourages and rewards members who visit the dentist.

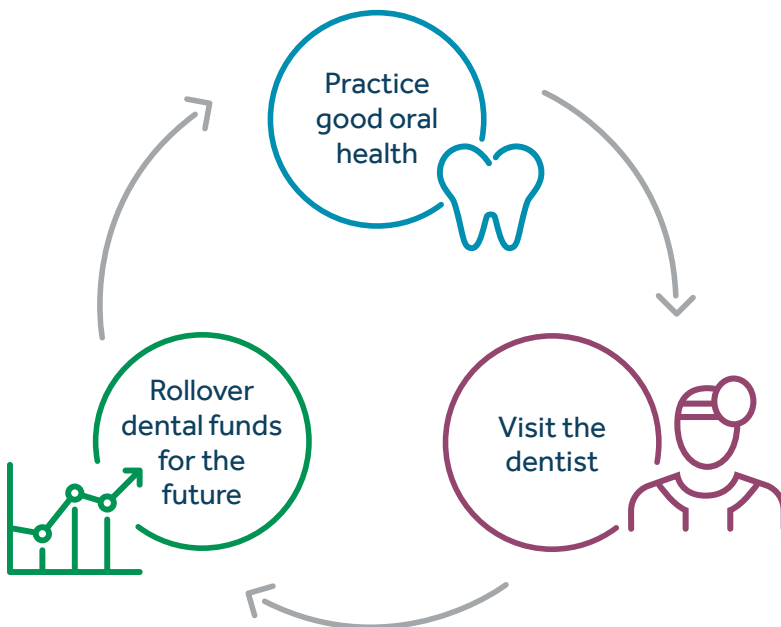
Helping employees maintain good health

- Members simply submit a claim without exceeding the paid claims threshold during the benefit year.
- Guardian will reward them by rolling over a portion of their unused annual dental maximum into their own personal Maximum Rollover Account (MRA) for future use.
- The reward can be used to supplement dental care costs in the future beyond the plan's normal annual maximum.
- Plus! If they use the services of in-network dentists exclusively during the benefit year, we'll increase the amount credited to the MRA!



How maximum rollover works

Guardian will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan's annual maximum is reached. As an added advantage, additional money is rolled over if in-network dentists are used exclusively during the benefit year.



Continue to see how Max Rollover works

How maximum rollover works: \$1,000 annual example**

Depending on the plan's annual maximum, if claims dollars for the year don't exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

| Plan Annual Maximum* | Threshold | Maximum Rollover Amount | In-Network Only Rollover Amount | Maximum Rollover Account Limit |
|------------------------------|--|--|---|--|
| \$1,000 | \$500 | \$250 | \$350 | \$1,000 |
| 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 | The Maximum Rollover Account cannot exceed \$1,000 |

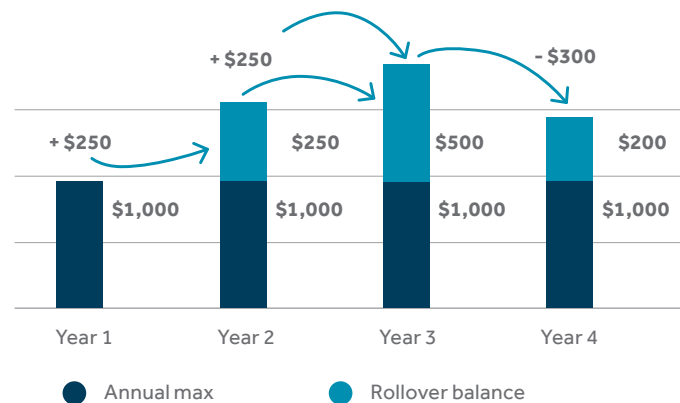
Sample plan: \$1,000 annual maximum

Year one: Jane starts with a \$1,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$500 Threshold, she receives a \$250 rollover that will be applied to Year Two.

Year two: Jane now has an increased Plan Annual Maximum of \$1,250. This year, she submits \$250 in claims and receives an additional \$250 rollover added to her Plan Annual Maximum.

Year three: Jane now has an increased Plan Annual Maximum of \$1,500. This year, she submits \$1,300 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

Year four: Jane's Plan Annual Maximum is \$1,200 (\$1,000 Plan Annual Maximum + \$200 remaining Maximum Rollover Amount accumulated).



Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance
Company of America
New York, NY
guardianlife.com

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1000 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. **This example has been created for illustrative purposes only. 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. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America.