

RATES						
Plan #1						
	Employee	Employee & Spouse	Employee & Child(ren)	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	\$22.40	\$47.01	\$51.49	\$76.10	\$3,264.78	\$39,177.36
Census	74	12	4	11		
Rate Guarantee	1 Year					
Renewal Cap	8.0% at first renewal					

BENEFITS		
All Eligible Employees		
	In-Network	Out-of-Network
Contribution/Participation	Voluntary, assumes 77% of eligible employees.	
Deductible	\$50	
Period	Calendar Year	
Family Limit	3 per family	
Waived For	Preventive	Preventive
Annual Maximum	\$1,000 plus Maximum Rollover	
Maximum Rollover		
Threshold	\$500	
Rollover Amount	\$250	
Account Limit	\$1,000	
Claim Payment Basis	Negotiated Fee Schedule	UCR 90 th
Network	DentalGuard Preferred	
Coinsurance - Preventive	100%	100%
	♦ Oral Exams (twice/12 mos.) ♦ Cleanings (twice/12 mos.) ♦ X-Rays (Full-mouth series once/36 mos.) ♦ Fluoride Treatment (to age 19, twice/12 mos.) ♦ Sealants (to age 16, once/36 mos.) ♦ Space Maintainers/Harmful Habit Appliances ♦ Oral Cancer Screenings, includes Vizilite (age 40 or older, once/24 mos.)	
Coinsurance - Basic	100%	80%
	♦ Fillings ♦ Perio Maintenance Procedure (twice/12 mos.) ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Simple Extractions ♦ Complex Extractions ♦ Endodontic Services (eg. Root Canal) ♦ General Anesthesia	
Coinsurance - Major	60%	50%
	♦ Bridges & Dentures ♦ Single Crowns ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ 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	PPO (W1)	

PLAN HIGHLIGHTS	
Strong Network Coverage Nationwide	
<ul style="list-style-type: none"> • Guardian's DentalGuard Preferred network is the #2 network nationally and we're growing fast. In many parts of the country, Guardian offers more providers than any other network (Netminder, 3/12). • Guardian has over 100,000 dentists at more than 256,000 locations. • Network dentists charge discounted fees - savings average 34%. • Guardian has an easy to use provider online search. Just visit GuardianLife.com and select 'Find a Provider'. 	

(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 Guardian Life Insurance, and the services they provide are separate and apart from the benefits provided by Guardian Life Insurance.

IMPORTANT NOTES

Rates and Premiums were determined using a census of employees and dependents currently enrolled for coverage. Final rates and premiums are 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 pre-paid dental plans quoted.
- Cleanings and Perio Maintenance Procedures share the frequency. Limited to a total of two cleanings or two perio maintenance procedures in any 12 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.