



Guardian's individual ancillary products

Comprehensive, affordable offerings for individuals and families

Guardian Dental (PPO) plans for individuals & families

ADVANTAGE PLANS <i>Plans available to everyone</i>					SELECT PLANS <i>Plans for retirees (age 50+)</i>			
	Starter	Core	Achiever	Diamond	Premier	Complete	Core	Achiever
Diagnostic & preventive	100%	80%	100%	100%	100%	100%	80%	100%
Basic services	50%	50%	70%	80%	80%	70%	50%	70%
Major services	0%	50%	50%	50%	60%	40%	50%	50%
Deductible	\$50	\$50	\$50	\$50	\$50	\$100	\$50	\$50
Annual maximum (Yr. 1/2/3)	\$500 \$750 \$1000	\$500 \$750 \$1000	\$1,000 \$1250 \$1500	\$1,500 all years	\$3,000 all years	\$1,000 all years	\$1,250 all years	\$1,750 all years
Waiting Period – Prev.*	None	None	None	None	None	None	None	None
Waiting period – Basic*	6 Month	None	None	None	None	None	None	None
Waiting period – Major*	N/A	12mo	12mo	12mo	12mo	None	None	None
Children ortho annual max	Not included	Not included	\$500	\$500	\$500	N/A	N/A	N/A
Child ortho waiting period*	N/A	N/A	12mo	12mo	12mo	N/A	N/A	N/A
Child ortho coinsurance	N/A	N/A	50%	50%	60%	N/A	N/A	N/A
Teeth whitening**	Not included	Not included	Not included	\$500 Max	\$500 max	N/A	N/A	N/A
Implants lifetime max	Not included	\$750	\$1,000	\$1,000	\$1,000	Not included	\$1,000	\$1,250
State coverage	40	43	43	43	42	43	43	43

*Waiting period may be different than shown to meet state specific requirements

** Child ortho: \$1000 lifetime max

***Teeth Whitening includes \$50 Ded., 50% Coinsurance, 6 month waiting period, \$500 lifetime max

Authorized Selling Agent Directly to Individuals: DTC GLIC, LLC., (d/b/a DTC GLIC Insurance Sales, LLC in California). Individual dental insurance products are underwritten by The Guardian Life Insurance Company of America, New York, New York or by one of its wholly owned subsidiaries and sold directly to individuals by DTC GLIC, LLC. Products are not available in all states. Policy limitations and exclusions apply. The actual limitations and exclusions that apply to your Dental Plan are governed by the policy forms approved for use in your state. Policy Form IP-DEN-16; IP-DEN-20; et. al.



Individual Dental PPO not available:

- AK, MA, MT, NM, NV, SD, VA, WY.

Diagnostic & Preventative:

- Exams, Cleanings, Bitewing X-Rays

Basic Services:

- Diagnostic, Non-Surgical Extractions,
- Pre-Fabricated Stainless-Steel Crown, Fillings

Major Services:

- Implants, Crowns/Inlays/Onlays, Bridges, Dentures, Oral Surgery, Endodontics, Periodontic Services

Guardian Individual Vision + Hearing -- powered by VSP ®

Standard plan	<ul style="list-style-type: none">Available in all states where Core and Achiever Plans aren't available\$150 frame allowance, or \$150 contact lens allowance
Core plan	<ul style="list-style-type: none">Great for those looking to save as much as possible\$15 copay for WellVision Exam\$25 copay for prescription glasses\$160 frame allowance, or \$160 contact lens allowance\$0-\$175 copay for standard, premium, or custom progressive lenses+Hearing Discount Offer: Save up to 60% on a pair of digital hearing aids through TruHearing. Includes savings on batteries.
Achiever plan	<ul style="list-style-type: none">Great for those who prefer a higher frame allowance and savings on premium or custom progressive lenses\$15 copay for WellVision\$25 copay for prescription glasses\$225 frame allowance, or \$225 contact lens allowance\$0 - \$55 copay for standard, premium, or custom progressive lenses\$25 copay on anti-reflective coating+Hearing Discount Offer: Save up to 60% on a pair of digital hearing aids through TruHearing.com. Includes savings on batteries.

For Broker Use Only. Not for use with, or distribution to, the general public.

Guardian Individual Accident Insurance

	Core	Achiever
Nationwide average price*	\$14	\$20
Policy information**	<ul style="list-style-type: none">No deductible, no annual max, ability to add eligible dependents (spouse, children), renewable until age 75****	
Coverage***	<ul style="list-style-type: none">Injuries (e.g., concussions, lacerations, fractures, dislocations)Ambulance servicesEmergency careDiagnostic tests (e.g., x-rays)Hospital admission / confinementRestorative treatment (e.g., prosthetics)Rehabilitation (e.g., physical therapy)Kid's sportsEtc.	
Cash benefit	<ul style="list-style-type: none">Benefit amounts vary based on the type of injury sustained due to a covered accident; can be used for medical & non-medical expenses	
Product availability	<ul style="list-style-type: none">Available in 37 states by EOY	

* National average for member ages, 18-64

** Cancellation policy: Written notice must be submitted 31 days prior to the termination date in most states.

*** Limitations & exclusions apply. These policies will not pay benefits for any injury caused by, or related to, directly or indirectly, any of the following: non-accident events or prior accidents, travel, job or self-inflicted injury, & more.

****Renewability to age 75 is conditional and determined by Guardian.

Guardian Individual Accident Insurance Plans Do Not Provide Major Medical Coverage.

For Broker Use Only. Not for use with, or distribution to, the general public.