



Guardian: Dental Plans Producer Guide

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Why Choose Guardian?



One of the **largest networks** in the U.S., with more than 142,000* in-network dentists (DentalGuard Preferred)



Quick and easy enrollment through Guardian's enrollment platform



Range of plans at a range of price points to meet different consumer needs



Teeth Whitening coverage available on the Diamond and Premier Advantage Individual Dental PPO plans



Select plans offer no waiting periods



Network discounts average 40%



Plan Highlights: Select Plans

- Available to individuals age 50 and older
- Deductible is waived for in-network preventive care
- No waiting periods: eligible services are available immediately on the effective date of coverage
- Plan options with implant coverage
- Level benefits available on the first day of coverage
- States where Individual Dental PPO plans are not available: AK, MA, MT, NV, NM, SD, VA, WY.
- Enrollment deadline: last day of the month
- Effective date: 1st of the month.

Plan Highlights: Advantage Plans

- Available to individuals age 18 and older
- No waiting periods on preventive or basic services
- Plan options with implant coverage
- Plan options with orthodontia coverage
- Teeth whitening coverage available
- States where Individual Dental PPO plans are not available: AK, MA, MT, NV, NM, SD, VA, WY.
- Enrollment deadline: last day of the month *
- Effective date: 1st of the month

Guardian Individual Dental (PPO) insurance



For individuals and families

ADVANTAGE (Plans for everyone)

SELECT (Plans for ages 50+)

	Starter 2.0	Core 2.0	Achiever 2.0	Diamond 2.0	Premier 2.0	Complete 2.0	Core 2.0	Achiever 2.0
Diagnostic & preventive	100%	100%	100%	100%	100%	100%	100%	100%
Basic services	50%	50%	70%	80%	80%	50%	50%	80%
Major services	0%	50%	50%	50%	60%	40%	50%	50%
Deductible	\$50	\$50	\$50	\$50	\$50	\$100	\$50	\$50
Annual maximum	\$1,000	\$1,000	\$1,750	\$2,000	\$3,000	\$1,000	\$1,250	\$2,500
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 orthodontia maximum	Not included	Not included	\$500 annual max, \$1,000 lifetime	\$500 annual max, \$1,000 lifetime	\$750 annual max, \$1,500 lifetime	Not covered	Not covered	Not covered
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%	Not covered	Not covered	Not covered
Teeth whitening	Not included	Not included	Not included	\$500 Max; \$50 Ded 50% Coinsurance; 6 month waiting period	\$500 Max; \$50 Ded 50% Coinsurance; 6 month waiting period	Not included	Not included	Not included
Implants	Not included	\$750 lifetime	\$1,000 lifetime	\$1,000 lifetime	\$1,000 lifetime	Not included	\$1,000 lifetime	\$1,250 lifetime
State coverage	43	43	43	43	43	43	43	43

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Coinurance percentages reflect in network benefit. *Waiting period may be different than shown to meet state specific requirements
States where Individual Dental PPO is not available: AK, MA, MT, NV, NM, SD, VA, WY.

Important Resources

Enrollment portal: agent.guardianlife.com

Licensing: 888-600-1700

Customer service phone: 866-569-9900

Customer service email: direct_support@glic.com

Hours of operation: Monday – Friday, 9 AM – 9 PM EST