

A bright smile takes more than brushing alone

Taking care of your teeth can become expensive. That's why Dental Insurance makes sense—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. Save money when you choose from a network of dentists who have negotiated discounted rates with the insurance carrier.

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 possibly school absences³

It's easy to use Guardian benefits



No ID cards needed



Find-a-Provider mobile app



Helpful online tools



Access to Guardian Dental Network



Claims paid quickly and accurately



Plan may pay 100% for preventive care

Seeing a network dentist is the best way to save

For example, you'll save when you choose a network dentist for dental work associated with a root canal and a crown.⁴

See a dentist in-network



Average \$800 savings⁴

Extensive dental work



Root Canal



Crown

¹"1 in 5 Americans Has Untreated Cavities: CDC" HealthDay, May 31, 2012, <http://consumer.healthday.com/Article.asp?AID=665246>;

²When Connecting With A Dentist Doesn't Mean An Office Visit - Kaiser Health News, July 25, 2014; ³Center for Disease Control; ⁴Source for estimated cost of root canal/crown: 2014 Guardian Reporting. Costs vary by dentist and location.

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-1-DG2000, et al.

Good financial health and security begins with the benefits offered at your workplace.

Easy • Cost Effective • Convenient • Payroll Deduction
Contact your HR Representative to learn how to enroll



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