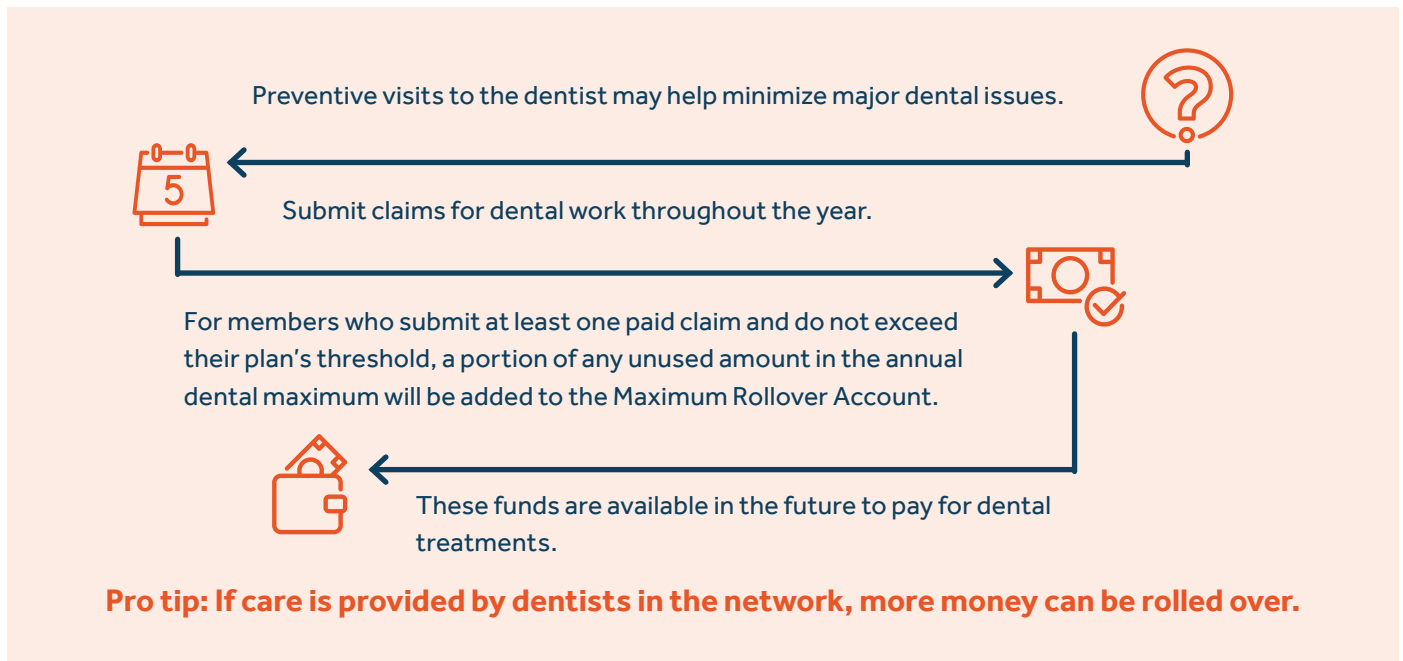




Guardian Dental Maximum Rollover

How preventive care pays off in the long run

Preventive care can help avoid costs of serious oral health issues later on. With Maximum Rollover from Guardian®, members are rewarded for taking care of their oral health with funds they can roll over to use as needed in the future.



Here's an example of a plan with a \$1,500 annual maximum:



Andy's Dental Insurance Plan

Plan Annual Maximum*	\$1,500	Amount of Maximum Claims Reimbursement
Threshold	\$700	Claims amount that determines rollover eligibility
Maximum Rollover Amount	\$350	Additional dollars added to Plan Annual Maximum for future years
In-Network Only Rollover Amount**	\$500	Additional dollars added to Plan Annual Maximum for future years, if only in-network providers were used during the benefit year
Maximum Rollover Account Limit	\$1,250	The maximum amount of rollover dollars that can be kept in the Maximum Rollover Account

* The annual maximum is the amount that a dental insurance company will pay out toward claims in a calendar year.

Sample Plan

Year One

Starting with a \$1,500 Plan Annual Maximum, Andy:

- Submits \$150 in dental claims
- Does not exceed \$700 Threshold
- Receives \$350 rollover for year two, adding up to a
- \$1,850 annual plan max

Year Two

Starting with an increased Plan Annual Maximum of \$1,850, Andy:

- Submits \$200 in dental claims
- Receives additional \$350 rollover for year three, adding up to a \$2,200 annual plan max

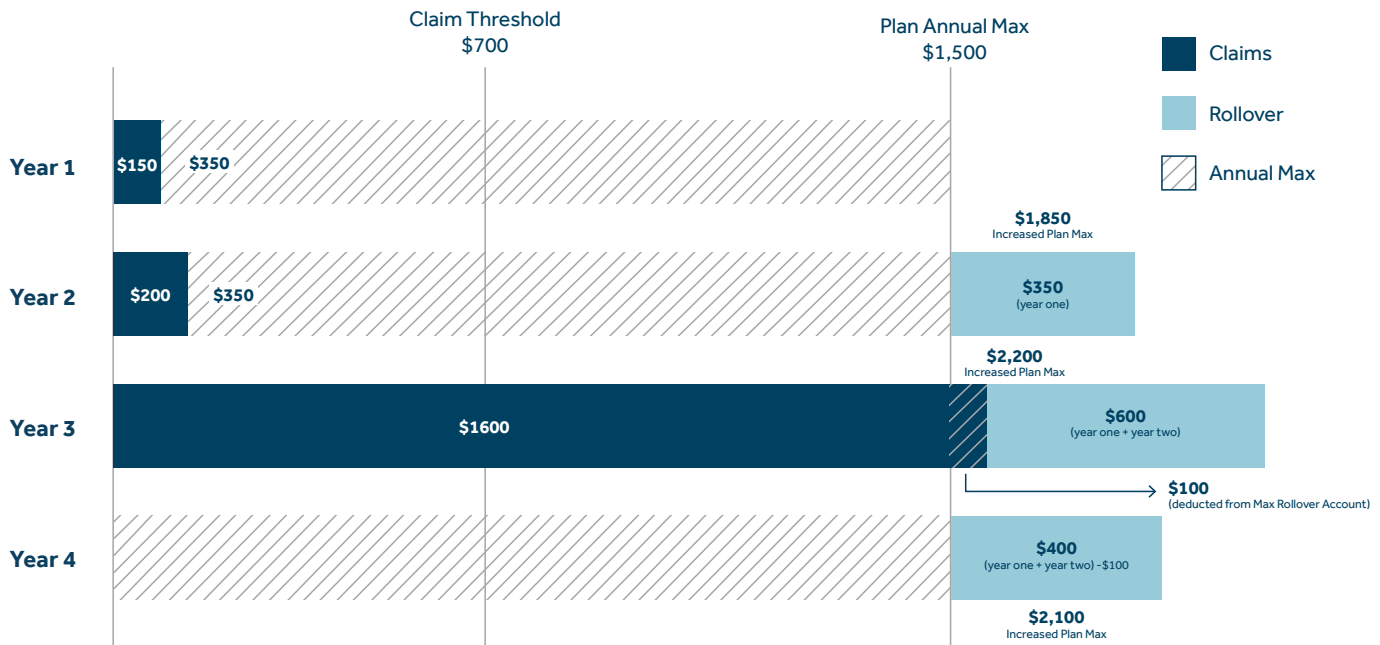
Year Three

Starting with an increased Plan Annual Maximum of \$2,200, Andy:

- Submits \$1,600 in dental claims
- Gets all claims paid for due to the Maximum Rollover Amount accumulated

Year Four

Andy's Plan Annual Maximum is \$2,100 (\$1,500 Plan Annual Maximum + \$600 remaining Maximum Rollover Amount accumulated).



Cycle of Health



Discover more about how preventive care can maximize your benefits on guardianlife.com.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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Source: "Guardian Dental Benefits: A Bridge to Oral Health and Wellness," 2017, Guardian's 5th Annual Workplace Benefits Study. * If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1,500 PPO/\$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. **Available in select states and plans. 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. Information provided in this communication is for informational purposes only. For broker/agent use only. Not for use with the general public. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America®. © Copyright 2023 The Guardian Life Insurance Company of America.