

' H Q W3DOOD Q V

2SWL DEMO SOD Q XHQ MCH JRWGD WFGKOPPXQ HW ZRHUQWLV SVDI L[RFR SDRU HDEFKH UHG Y2XVR I
 QHWZRUN YLVLWV DUH QRW FRYHUHG
 2SWL PRO LOW SOD Q XFDQLVLCG HQVEKXVWS DOHR XMSRF XH WCR XFKRR DB3 2GHQW2LXVW QHWZRUN
 EHQHDLUWVLP LWRXG3 2IHMFKHG XOH
 2SWL PRO HIGH SOD Q XFDQLVLCG HQVEKXVWS DOHR XMSRF XH WCR XFKRR DB3 2GHQW2LXVW QHWZRUN
 EHQHILWV DUH EDVHG RQ D SHUFHQWLOH RI WKH SUHYDLOLQJ IHH GDWD IRU WKH GHQ

<RXHQW3DOODQ	2SWL DEMO	2SWL PRO LOW	2SWL PRO HIGH
1HWZRUN	0DQDJHQWDO*XDUG	'HQWDO*XDUH HUUHG	'HQWDO*XDUH HUUHG
<RXHPERQW3CHPLXP <RXDQSRXVH GRPHUWQLFU <RXDQKLOG UHQ <RXVSRXVH GRPHUWQKLOG I			
3ODDGHGXFWLEOH ,QGLYLGXDO)DPLQPLW :DLYHU	1RGHGXFWELOH	In-Network Out-of-Network SHU D PLO\ 3UHYHC 3UHYHQWL	In-Network Out-of-Network SHU D PLO\ 3UHYHC 3UHYHQWL
&KDUFRYHUH XFRQVUDQFH 3UHYHCWDLXH %DV&DUH 0DM&DUH 2UWKRGRQWLD	Network only <RXDDFRSDRHDFK FRYHSHBFHGKH '30'QWDLQW PRUHQIRUPDWLRQ	In-Network Out-of-Network 1RWRYHUSOVLNCHYHOV	In-Network Out-of-Network
\$QQXDDLPXPHQHILW 3UHYHCWUUYHFHRSWRPD[LXP	1R\$SSOLFDEOH	1R	<HV
0D[LPRORRYHU 5ROORWUWVKROG 5ROORPRXJQW 5ROORFRXQPLW	0D[LPRORRWRW DSSOLFDEKSDQSH	<HV	<HV
/LIHWLPMKRGDQVLPD	1R\$SSOLFDEOH	1R\$SSOLFDEOH	
2IILFHFRSD\ 'HSHQGSHUWPLWV		1RQH	1RQH

<285*8\$5', \$1
 3/\$12))(56

0D[LXPORR DHBEHU VDEPHRVAHODLQGWDXQGWKFDLPLW

& \$7 (*25 < 3 / \$1 (7\$, /6

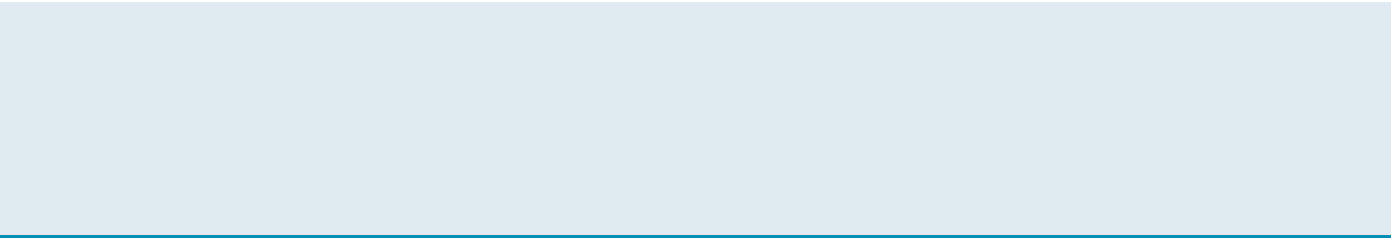
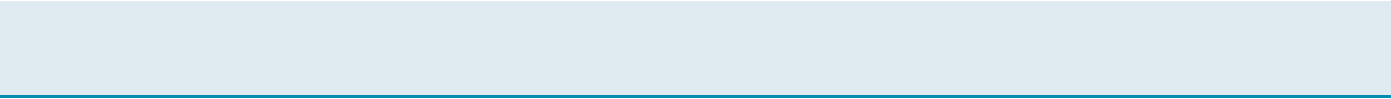
2 S W L ~~RD~~ DEMO
You Pay

2 S W L ~~RD~~ LOW
Plan pays

2 S W L ~~RD~~ HIGH

How maximum rollover works: \$750 annual example**

Depending on the plan's A



* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. **This example has been created for illustrative purposes only. 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. Policy limitations and exclusions apply.