

*Introducing the Guardian Freedom<sup>SM</sup> Dental Plan*

One plan for every employee  
and every dentist.



Put Guardian to work for you

DENTAL • LIFE • DISABILITY • CRITICAL ILLNESS • SECTION 125 • VISION

With more in-network options resulting in more ways to save, your clients can now offer an enhanced dental plan without the enhanced price tag.

Guardian Freedom<sup>SM</sup> is the new all-inclusive dental plan that provides clients and their employees with more options and savings.

Today, more than ever, networks are key to managing dental plan costs over the long term. Guardian Freedom is the new all-inclusive dental plan that gives employees a greater choice of in-network care.

The plan combines the new DentalGuard Alliance PPO network – offering employees even greater savings on covered procedures – with our DentalGuard Preferred network, one of the largest PPOs in the country.

With Guardian Freedom your clients can increase benefits for covered employees and more actively manage plan costs – all with a company they can trust.

### DentalGuard Alliance

- This select PPO network of dentists within the Guardian DentalGuard Preferred network offers employees even greater discounts on dental care.
- Employees enjoy enhanced benefits with more procedures covered in full.

### DentalGuard Preferred

- One of the largest PPO networks in the country.
- DentalGuard Preferred network dentists offer discounts, enabling employees to get more valuable treatments to maintain their health.



\*Netminder, March 2011

\*\*Guardian internal reporting, 2010

## Out-of-network options

- While in-network dentists provide the greatest value, employees can see any dentist they want without being penalized. Depending on plan design, they will be reimbursed at either UCR or based on a set fee schedule. And claims are paid directly to employees.

## Guardian Freedom plans can also include Guardian's innovative features to help maximize employee benefits, including:

- Maximum Rollover, which allows employees and their dependents to use unspent benefit dollars from the previous year.
- Preventive Advantage, which gives employees extra savings when they see in-network dentists for preventive care such as checkups.
- Implant coverage.
- Oral cancer screenings, including ViziLite® Plus.
- Orthodontic discounts.

## The power of Guardian Anytime®, your online resource

We make getting help easy, 24/7. With one click to [www.guardiananytime.com](http://www.guardiananytime.com) your clients can enroll employees online, make a payment and access forms as well as the latest plan information and updates. Employees can enroll, check on claim status, view plan benefits, search for dentists and more.

**Find out more about how Guardian can help develop flexible dental options that work harder to give your clients and their employees greater freedom.**

**Contact your local Guardian sales representative today.**

## The Guardian Difference

- Consistently fast claims payment
- Easy plan administration
- 92%+ customer service satisfaction\*\*
- One of the nation's strongest PPO networks



Put Guardian to work for you

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