



Guardian FreedomSM Dental Plan gives you more freedom of choice.

The importance of proper dental care can never be overemphasized. A routine dental examination can detect symptoms of many diseases, including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease. Good dental health correlates directly with overall health. That's why, when looking at your dental care options, it's important to choose wisely.

To get the most savings and choice out of your dental plan, a strong network is key. Not only does Guardian Freedom give you access to one of the nation's largest dental networks, it also gives you the option to choose a smaller, more select network that offers even greater savings. This choice of networks makes the Guardian

Freedom Plan one of the most flexible dental programs ever devised. Even better, you don't have to decide which network to use when you enroll. You can go in-network to get the most value from your plan, or go to any dentist outside the network and still get Guardian Freedom benefits.

Your Guardian Freedom choices

DentalGuard Alliance	DentalGuard Preferred	Out-of-network
<ul style="list-style-type: none">• A more select group of dentists• Even bigger savings on each procedure or treatment	<ul style="list-style-type: none">• More choice of dentists with one of the largest PPO networks in Pennsylvania• 4,200 dentists at more than 9,800 locations in Philadelphia• Average savings of 30% less than standard dentist charges	<ul style="list-style-type: none">• See any dentist at any location• Pay standard, non-discounted rates

The Guardian FreedomSM Plan

A comparison between networks and out-of-network



The following chart shows a realistic example of what you can expect to pay for a common procedure, for each of the network options in the Guardian Freedom Plan.

Sample cost savings for a crown

	Alliance Network	DentalGuard Preferred	Out-of-network	
Dentist charges	\$983.00	\$983.00	\$983.00	
Discounted fee agreement with Guardian	\$536.00	\$605.00	No fee agreement with Guardian	<i>In this example, you save up to \$447.00 off the in-network dentist's submitted charge if you see a dentist in the Alliance network.</i>
Plan pays	\$321.60 <i>60% of agreed fee</i>	\$302.50 <i>50% of agreed fee</i>	\$491.50 <i>50% of dentist charge</i>	When you go in-network, Guardian pays based on the fees we have agreed on with the dentist. <i>However, because dentists' fees can vary significantly, when you go out-of-network Guardian pays based on a "reasonable and customary" (R&C) fee that's based on what most dentists in your area charge for the same procedure. This helps control the costs of your plan.</i>
Your total cost	\$214.40	\$302.50	\$491.50	<i>When you go out-of-network, you might be "balance billed" — your dentist can charge the difference between the plan payment and his/her submitted charge. In this example, going out-of-network costs you \$277.10 more than if you received the same service from a dentist in the Alliance network.</i>
By going in-network, YOU SAVE	\$277.10	\$189.00		

For crowns, fillings and scores of dental procedures and services, you'll save more by going in-network — and you'll save the most by choosing a DentalGuard Alliance dentist.



For more details, please refer to your Enrollment Kit.

Whichever network you choose, with the Guardian Freedom Plan, you'll be able to take advantage of **Guardian Anytime[®]**, our 24/7 online resource, where you can enroll, access forms, check claim status, view plans, search for dentists and more.

Put Guardian to work for you.

