



Guardian Freedom Plans Enhanced Benefits without an Enhanced Price Tag

Finding ways to offer quality dental benefits that satisfy your employees, and also your budget, is always a challenge.

One of the best ways to control dental plan costs is through the network — and Guardian’s 161,000 nationwide DentalGuard PPO locations that accept deep discounts of 33% off average charges help employers and employees save money.

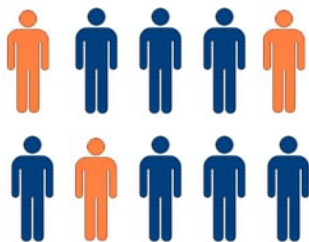
Guardian has come up with a new and different approach to use the strength of the dental network to even further reduce costs while enhancing benefits. The plan offers two PPO networks that work together to offer greater savings, more options and enhanced benefits. And this could result in greater long term costs savings for your organization!

Introducing Guardian Freedom. Here’s how it works:

First, we tapped the power of our DentalGuard Preferred PPO network to create a second PPO network, DentalGuard Alliance, with even deeper discounts.

Then, we created dual-PPO plans that increase benefits for employees who see DentalGuard Alliance dentists. This combination helps employees reduce out-of-pocket costs, offers more choice and in-network incentives, and most importantly, lets you offer more without paying more.

NEW DentalGuard Alliance Network with Even Deeper Discounts



NEW Plan Design with Two PPO Networks

Example

Tier 1: Alliance Network	Tier 2: Preferred Network	Tier 3: Out of Network
100/100/60 \$0 Deductible \$1500 Annual Max	100/80/50 \$50 Deductible \$1000 Annual Max	100/80/50 \$50 Deductible \$1000 Annual Max
Approx 10% deeper discounts versus Preferred alone	Average discount of 33%	



Want to learn more? Ask your broker!