



## Welcome to

# Workplace benefits

### Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

### Your coverage options



**Dental insurance**

Taking care of teeth and overall health



**Vision insurance**

Looking after your eyesight and related health issues

### Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.

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# Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

## Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

## Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



## Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and infections may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Tooth loss before the age of 35 may be a risk factor for Alzheimer's disease.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2018.

You will receive these benefits if you meet the conditions listed in the policy.



# Your dental coverage

**PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

| Your Dental Plan                              | PPO                   |                       |
|---|-----------------------|-----------------------|
| <b>Your Network is</b>                        | DentalGuard Preferred |                       |
| <b>Calendar year deductible</b>               | <i>In-Network</i>     | <i>Out-of-Network</i> |
| Individual                                    | \$25                  | \$25                  |
| Family limit                                  | 3 per family          |                       |
| Waived for                                    | Preventive            | Preventive            |
| <b>Charges covered for you (co-insurance)</b> | <i>In-Network</i>     | <i>Out-of-Network</i> |
| Preventive Care                               | 100%                  | 100%                  |
| Basic Care                                    | 100%                  | 80%                   |
| Major Care                                    | 60%                   | 50%                   |
| Orthodontia                                   | 50%                   | 50%                   |
| <b>Annual Maximum Benefit</b>                 | \$1750                |                       |
| <b>Maximum Rollover</b>                       | Yes                   |                       |
| Rollover Threshold                            | \$700                 |                       |
| Rollover Amount                               | \$350                 |                       |
| Rollover In-network Amount                    | \$500                 |                       |
| Rollover Account Limit                        | \$1250                |                       |
| <b>Lifetime Orthodontia Maximum</b>           | \$1750                |                       |
| <b>Dependent Age Limits</b>                   | 26                    |                       |



# Your dental coverage

## A Sample of Services Covered by Your Plan:

|                 |  | <b>PPO</b>                    |                       |
|-----------------|--|-------------------------------|-----------------------|
|                 |  | <i>Plan pays (on average)</i> |                       |
|                 |  | <i>In-network</i>             | <i>Out-of-network</i> |
| Preventive Care | Cleaning (prophylaxis)                             | 100%                          | 100%                  |
|                 | Frequency:   | Once Every 6 Months           |                       |
|                 | Fluoride Treatments                                | 100%                          | 100%                  |
|                 | Limits:  | Under Age 14                  |                       |
|                 | Oral Exams   | 100%                          | 100%                  |
|                 | Sealants (per tooth)                               | 100%                          | 100%                  |
|                 | X-rays   | 100%                          | 100%                  |
| Basic Care      | Anesthesia*  | 100%                          | 80%                   |
|                 | Fillings‡  | 100%                          | 80%                   |
|                 | Perio Surgery                                      | 100%                          | 80%                   |
|                 | Periodontal Maintenance                            | 100%                          | 80%                   |
|                 | Frequency:   | Once Every 6 Months           |                       |
|                 | Repair & Maintenance of Crowns, Bridges & Dentures | 100%                          | 80%                   |
|                 | Root Canal   | 100%                          | 80%                   |
|                 | Scaling & Root Planing (per quadrant)              | 100%                          | 80%                   |
|                 | Simple Extractions                                 | 100%                          | 80%                   |
|                 | Surgical Extractions                               | 100%                          | 80%                   |
| Major Care      | Bridges and Dentures                               | 60%                           | 50%                   |
|                 | Dental Implants                                    | 60%                           | 50%                   |
|                 | Inlays, Onlays, Veneers**                          | 60%                           | 50%                   |
|                 | Single Crowns                                      | 60%                           | 50%                   |
| Orthodontia     | Orthodontia  | 50%                           | 50%                   |
|                 | Limits:  | Child(ren)                    |                       |

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. \*General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.



# Your dental coverage

## Manage Your Benefits:

Go to [www.Guardianlife.com](http://www.Guardianlife.com) to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

## Find A Dentist:

Visit [www.Guardianlife.com](http://www.Guardianlife.com) Click on “Find A Provider”; You will need to know your plan, which can be found on the first page of your dental benefit summary.

## EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian’s DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-I-DG2000 et al.
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won’t pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

DentalGuard 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. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only. Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

# Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

## How maximum rollover works\*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

| Plan annual maximum**                          | Threshold  | Maximum rollover amount  | In-network only rollover amount   | Maximum rollover account limit  |
|--|--|--|---|---|
| <b>\$1,750</b><br>Maximum claims reimbursement | <b>\$700</b><br>Claims amount that determines rollover eligibility | <b>\$350</b><br>Additional dollars added to a plan's annual maximum for future years | <b>\$500</b><br>Additional dollars added if only in-network providers were used during the benefit year | <b>\$1,250</b><br>The limit that cannot be exceeded within the maximum rollover account |



### Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

\* This example has been created for illustrative purposes only.

\*\* 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.

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. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America.

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# Vision insurance

Vision insurance helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

Protecting your eyesight means allowing for routine visits to the optometrist for eye exams, as well as coverage for glasses and contacts. Make sure your eyes remain in great shape at any age – no matter how much time you spend staring at digital screens.

## Who is it for?

Even if you have perfect eyesight, it's important to have regular eye exams to make sure you're still seeing clearly. Most of us may eventually need vision correction, which is why we offer vision insurance to cover some of the costs.

## What does it cover?

Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

## Why should I consider it?

Regular eye exams can detect more than failing eyesight, they can also pick up diseases like glaucoma and diabetes. Vision problems are one of the most prevalent disabilities in the United States, making vision insurance especially useful for anyone who regularly needs to purchase eyeglasses or contacts, or anyone who simply wants to help protect their eyesight and general health.

You will receive these benefits if you meet the conditions listed in the policy.



## 20/20 coverage

David notices that his vision is deteriorating. He goes in for an eye exam, and is diagnosed with myopia, which means he needs glasses.

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Average cost of vision exam: **\$171**

Average cost of frames and lenses: **\$350**

Total cost: **\$521**

With a Vision policy from Guardian, David pays just **\$10** for his eye exam. After **\$25** in copay, his lenses are fully covered, and he pays **\$96** for his frames.

David's total out-of-pocket expense is **\$131**, saving him **\$390**.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your vision coverage

**Option 1:** Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of Davis Vision's network locations including retail centers such as Costco®, Wal-Mart®, JCPenney®, Target®, Sam's Club®, Pearle®, Visionworks®. You can also use your network benefits online at Visionworks®.com, glasses®.com, WarbyParker®.com, or 1800contacts®.com.

| Your Vision Plan   | Full Feature - Designer   |                       |
|--|---|-----------------------|
| <b>Your Network is</b>   | Davis Vision  |                       |
| <b>Copay</b>   |   |                       |
| Exams Copay  | \$ 10   |                       |
| Materials Copay ( <i>waived for elective contact lenses</i> )              | \$ 25   |                       |
| <b>Sample of Covered Services</b>  | <i>You pay (after copay if applicable):</i>   |                       |
|  | <i>In-network</i>   | <i>Out-of-network</i> |
| Eye Exams  | \$0   | Amount over \$50      |
| Single Vision Lenses   | \$0   | Amount over \$48      |
| Lined Bifocal Lenses   | \$0   | Amount over \$67      |
| Lined Trifocal Lenses  | \$0   | Amount over \$86      |
| Lenticular Lenses  | \$0   | Amount over \$126     |
| Frames   | 80% of amount over \$130*2  | Amount over \$48      |
| Contact Lenses ( <i>Elective and conventional</i> )                        | 85% of amount over \$130*   | Amount over \$105     |
| Contact Lenses ( <i>Planned replacement and disposable</i> )               | 85% of amount over \$130*   | Amount over \$105     |
| Contact Lenses ( <i>Medically Necessary</i> )                              | \$0   | Amount over \$210     |
| Cosmetic Extras  | Avg. 40-60% off retail price  | No discounts          |
| Glasses ( <i>Additional pair of frames and lenses</i> )                    | 50% at Visionworks and 30% at other in network providers  | No discounts          |
| Laser Correction Surgery Discount  | Savings of 40-50% off national average price thru Davis laser vision network                        | No discounts          |
| <b>Service Frequencies</b>   |   |                       |
| Exams  | Every calendar year   |                       |
| Lenses ( <i>for glasses or contact lenses</i> )‡‡                          | Every calendar year   |                       |
| Frames   | Every two calendar years  |                       |
| Network discounts ( <i>glasses and contact lens professional service</i> ) | Applies to first purchase & courtesy discount from most providers on subsequent purchases.          |                       |
| <b>Dependent Age Limits</b>  | 26  |                       |
|  | Visit <a href="http://www.Guardianlife.com">www.Guardianlife.com</a> and click on "Find a Provider" |                       |

*This is only a partial list of vision services. Your certificate of benefits will show exactly what is covered and excluded.*

## Davis

- ‡Benefit includes coverage for glasses or contact lenses, not both.
- Contact lenses from Davis Vision's Collection are available at most private practice locations with Full Feature and Materials Only plans. Contacts from the collection are covered in full including fitting and evaluation, in excess of the plan's materials copay. Elective contacts that are not part of the Collection are covered up to the plan's elective contact lens allowance and the materials copay is waived.
- \*Additional discounts are not available at all private practice locations. Costco, Walmart, Sam's Club, glasses.com, and 1800contacts.com do not allow additional discounts.



# Your vision coverage

- For Davis Vision, complete eyeglasses must be purchased at one time from one provider. For example, if a member purchases only lenses, he or she cannot purchase frames later in the same benefit period. The member is not eligible for new vision materials until the next benefit period. Only charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use.
- <sup>2</sup>Extra \$50 at Visionworks stores and at Visionworks.com.
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.
- Members can use their in network benefits at visionworks.com, warbyparker.com, glasses.com, and 1800contacts.com. Additional discounts are not available at glasses.com or 1800contacts.com. Discounts may vary at Warby Parker.

## EXCLUSIONS AND LIMITATIONS

*Important Information:* This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes.

The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-I-DAVIS-05-VIS et al.

### Laser Correction Surgery:

In Network savings of 40-50% off national average price of traditional Lasik are available at over 1000 locations across the Davis nationwide network of laser vision correction providers

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.

Guardian's Vision 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. Optional riders and/or features may incur additional costs. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form # GP-I-GVSN-17

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# Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

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## Important information



### Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

### No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.

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## Vision insurance



### Guardian's HIPAA Notice of Privacy Practices

The notice describes how health information about you may be used and disclosed and how you can access this information.

Visit <https://www.guardiananytime.com/notice50> to read more.