Your dental coverage solution on the SHOP Marketplace

Choose Guardian for your standalone dental benefits. By keeping your medical and dental plans separate, your dental benefits can be more robust and offer greater savings. For example, some medical plans require that you pay a higher amount out-of-pocket before your dental benefits are covered at 100%.

Guardian® – A smart choice for dental insurance
The Guardian Life Insurance Company of America® has been serving people for more than 155 years and we provide quality and affordable dental benefits to over 8 million Americans.

Choice of dentists
One of the nation’s largest networks of dentists – it’s likely yours is in our network

Savings
Save an average of 36% on your dental treatments

Dependable claims service
Claims are processed within 48 hours

Flexible, comprehensive benefits
Maximum Rollover allows you to roll over unused funds for future use

In select states, choose between seeing any dentist you want under a PPO or even greater savings with DHMO

Easy to use tools
Online tools to help you locate a dentist, manage your benefits, and estimate cost of care – visit www.GuardianAnytime.com

SAVINGS EXAMPLE

The average cost of a root canal, associated dental work and crown

<table>
<thead>
<tr>
<th>NO DENTAL INSURANCE</th>
<th>WITH GUARDIAN DENTAL INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,400</td>
<td>$1,600</td>
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</table>

Source for cost of root canal/crown: 2014 Guardian Reporting; this is an estimate only and prices differ based on location and dentist.

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