



Guardian® Makes Dental Coverage Available on Individual Exchanges

NEW YORK, November 18, 2014 -- Today, The Guardian Life Insurance Company of America® (Guardian), one of the largest mutual life insurers and a leading provider of employee benefits, has announced the availability of its dental insurance through the American Health Benefit Exchange (AHBE), an individual public exchange, in Texas, Florida, Illinois and New York. In addition, Guardian also offers plans on the individual public exchanges in Arizona, California, Colorado, Nevada, Texas, and Utah through Premier Access, a wholly-owned subsidiary of Guardian. The availability of dental benefits on exchanges allows consumers access to comprehensive health coverage for the entire family and the required pediatric dental coverage mandated by the Affordable Care Act (ACA).

The AHBE is an online marketplace for people to purchase coverage as an alternative to buying directly from health insurers. Shoppers can research their options then purchase the plan that meets their needs. In addition to the AHBEs, Guardian's dental insurance has been available on the Small Business Health Options Program (SHOP) exchanges since their inception last year. Expanding the availability of dental insurance to the AHBE ensures that consumers looking for health benefits can now couple those plans with dental insurance to create a complete benefits package. This creates access to comprehensive coverage supported by a strong network of dentists and helps members save on their dental care.

"Guardian's commitment to providing and expanding access to affordable dental care provides a core component of basic health to the millions of Americans who need it," stated Chris Swanker, Vice President of Worksite & Specialty Markets at Guardian. "By participating on the public individual exchanges, we are solidifying Guardian's continued role as a national leader in helping employers and consumers purchase dental benefits wherever and however they prefer."

About Guardian

A mutual insurer founded in 1860, The Guardian Life Insurance Company of America (Guardian) and its subsidiaries are committed to protecting individuals, business owners and their employees with life, disability income and dental insurance products, and offer funding vehicles for 401(k) plans, annuities and other financial products. Guardian operates one of the

largest dental networks in the United States, and protects more than eight million employees and their families at 115,000 companies. The company has approximately 5,000 employees in the United States and a network of over 3,200 financial representatives in more than 80 agencies nationwide.

For more information about Guardian, please visit www.GuardianLife.com.

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