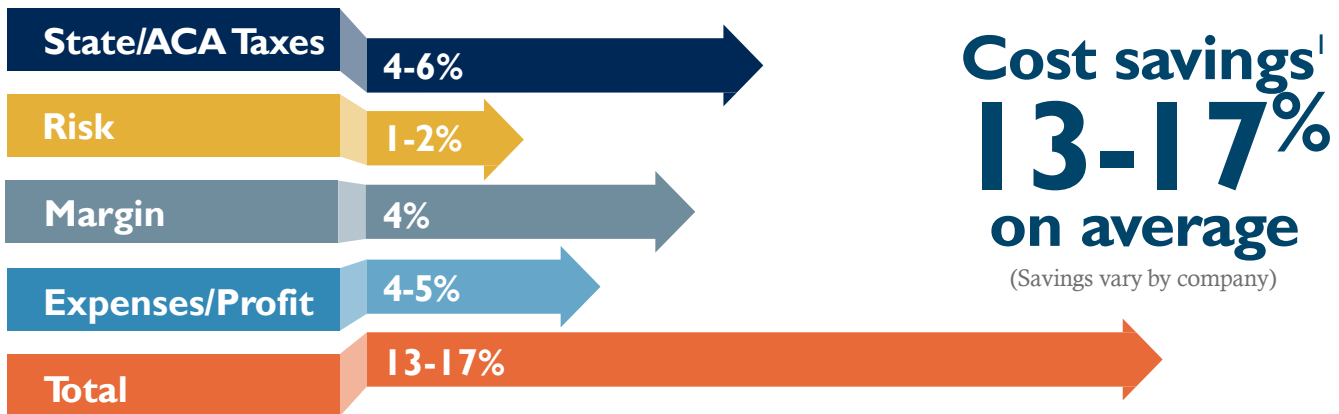


# WHY A SELF-FUNDED DENTAL PLAN MAKES SENSE

As employers look for ways to satisfy employees with quality dental benefits while managing costs, self-funded dental plans, also known as Administrative Services Only (ASO) dental plans make great sense for groups of all sizes.



## BETTER CASH FLOW

Self-funding dental claims can help a company have greater cash flow on a monthly basis — money that can be invested in other areas of the business to foster growth.



### NO ACA TAXES



The Affordable Care Act introduces a new fee on health insurers, which will likely increase premiums on fully insured dental plans by 2-3%. **ASO plans are exempt from this fee!**<sup>2</sup>



### FEWER STATE REGULATIONS

ASO Dental plans are often exempt from many state regulations.

## A SAVINGS OPPORTUNITY FOR COMPANIES BIG AND SMALL

Employers of all sizes can positively impact their bottom line by switching to an ASO Dental plan. Plus, ASO Dental plans also make a great voluntary option!

CONTACT YOUR GUARDIAN GROUP SALES REPRESENTATIVE FOR MORE INFORMATION.

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1. Guardian Reporting, 2015. 2. Note in 2017 there is a one-year reprieve from the Health Insurer Fee, per the current IRS regulations: <https://www.irs.gov/Businesses/Corporations/Affordable-Care-Act-Provision-9010>. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission.