

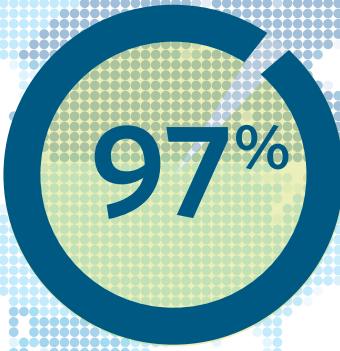
Under health care reform, pediatric oral (dental) coverage is one of the essential health care benefits employers must provide to their employees. So one of the first decisions plan sponsors need to make about benefits is whether to rely on limited dental coverage via their health insurer, or keep it with a separate dental carrier.

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in
sync

Market
insights

4 reasons to keep medical and dental plans separate.



97%

Currently, the vast majority of employers* — 97% — think it's better to keep dental coverage separate from medical. Here's why that's still a good choice, even after health care reform is implemented.



Review and pay claims faster



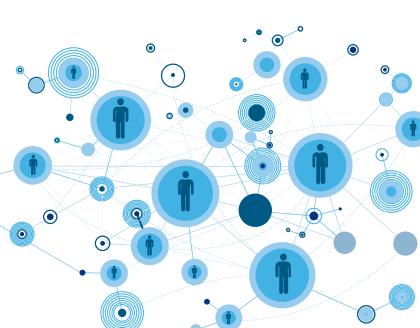
1 Dental-specific expertise

The dental care system is different from the medical care system, and dental carriers have adapted accordingly to deliver cost-effective benefits that keep employees satisfied.

Many dental carriers have developed infrastructures that may help them pay claims faster. Medical carriers often subcontract dental, which could result in added administrative costs.



2 Network, network, network



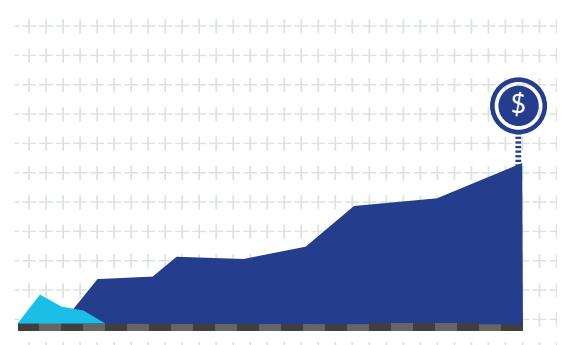
Network is one of the most important considerations when choosing a dental plan. Employers know that offering a wide choice of quality local dentists helps keep employees happy.

Carriers who specialize in dental are better able to develop relationships with large numbers of dentists and negotiate discounts — which saves employees money.

3 Long-term cost savings and value

In some states, when pediatric dental benefits are included within a medical plan, a member may have to meet the medical policy OOP maximum before the pediatric dental essential

health benefits (EHBs) begin to pay at 100%. It also means that medical EHBs start paying at 100% sooner, leading to higher medical costs for the carrier and ultimately higher premiums.



4 Less disruption, more satisfaction

By keeping the two coverages separate, plan sponsors can avoid disruption, the process of transitioning to a new carrier, confusion about the network and

possibly requiring employees to find a new dentist if the employer switches to a different medical carrier.

Learn more about health care reform and the impact on dental benefits at www.AboutEmployeeBenefits.com/hcr

*NADP, 2013

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2013-4841