

# GUARDIAN'S LEVEL-FUNDED DENTAL PLAN

## A COST-EFFECTIVE DENTAL PLAN WITH GUARANTEED SECURITY

Alternative-funded plans are a great option for employers who want to offer low-cost comprehensive dental benefits. Guardian's Level-Funded program is a simple solution that allows employers to benefit from the savings of an ASO plan and the security of a fully-insured plan.



### DISTINGUISH YOURSELF WITH A UNIQUE OFFERING

There has been a 40% increase in alternative-funded dental plans over the last two years.<sup>1</sup>

Level-Funded is a great solution for employers new to ASO or hesitant to take on risk.

- With an aggregate stop loss of 105% or 110%, the plan is funded at the maximum employer liability.
- If claims run higher than the maximum, there is no additional liability for the employer.
- If claims run lower than expected, Guardian will refund the surplus back to the employer or the employer can use the funds to offset future liability.

**Level-Funded plans are backed by the same strong network, service and flexible features as our fully-insured plans and make a great voluntary option!**

CONTACT YOUR GUARDIAN GROUP SALES REPRESENTATIVE FOR MORE INFORMATION.

[WWW.GUARDIANANYTIME.COM](http://WWW.GUARDIANANYTIME.COM)



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1. The Guardian Workplace Benefits Study<sup>SM</sup>. Fourth Annual, 2016. For Agent/Broker Use Only. Not For Use With The General Public. The Guardian Life Insurance Company of America<sup>®</sup>(Guardian).

# Guardian’s Level-Funded Dental Plan

## SAVINGS AND SECURITY YOUR CLIENTS CAN COUNT ON

Guardian’s Level-Funded program offers the network, service and products our fully-insured plans are known for – with the flexibility and cost savings of an Administrative Services Only (ASO) plan.

## SEE HOW IT WORKS

### COMPARING FULLY-INSURED AND LEVEL-FUNDED PLANS<sup>1</sup>

TIER	ENROLLMENT	CURRENT CARRIER		GUARDIAN PROPOSED	
		CURRENT RATES	RENEWAL RATES	FULLY-INSURED	LEVEL-FUNDED
EMPLOYEE	73	\$34.85	\$38.42	\$34.50	\$32.20
EE/SPOUSE	30	\$64.38	\$70.98	\$63.74	\$59.49
EE + CHILD(REN)	11	\$89.31	\$98.47	\$88.42	\$82.53
FAMILY	79	\$133.91	\$147.64	\$132.57	\$123.74
<b>ANNUAL COST</b>		\$192,441	\$212,169	\$190,516	\$177,822
<b>COST DIFFERENCE VS. CURRENT RATES</b>			+10%	-1%	-8%

ANNUAL COSTS	FULLY INSURED RENEWAL	FIRST YEAR LEVEL-FUNDED PLAN WITH PAID CLAIMS EQUAL TO:		
		85% OF EXPECTED	100% OF EXPECTED	105% OF EXPECTED
<b>TOTAL</b>	\$212,169	\$149,361	\$170,712	\$177,822
GUARDIAN ESTIMATED FIRST YEAR CASH SAVINGS VS		\$62,808	\$41,457	\$34,347
CURRENT CARRIER FULLY-INSURED RENEWAL RATES		-30%	-20%	-16%

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1. Figures are for illustrative purposes only. Plan documents are the final arbiter of coverage. 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.