Get the “Maximum” From Your Dental Benefits

A solution to reducing costs and allowing employees to get more out of their dental funds

Guardian will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan’s annual maximum is reached. As an added advantage, more money is rolled over if in-network dentists are used exclusively during the benefit year.

How Maximum Rollover Works

Depending on the plan’s annual maximum, if claims dollars for the year don’t exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

<table>
<thead>
<tr>
<th>Plan Annual Maximum*</th>
<th>Threshold</th>
<th>Maximum Rollover Amount</th>
<th>In-Network Only Rollover Amount</th>
<th>Maximum Rollover Account Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$500</td>
<td>$250</td>
<td>$350</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

Maximum Claims Reimbursement

Claims amount that determines rollover eligibility

Additional dollars added to Plan Annual Maximum for future years

Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year

The Maximum Rollover Account cannot exceed $1,000

Sample plan: $3,000 annual maximum

Year one: Jane starts with a $500 Plan Annual Maximum. She submits $150 in dental claims. Since she did not exceed the $200 Threshold, she receives a $100 rollover that will be applied to Year Two.

Year two: Jane now has an increased Plan Annual Maximum of $600. This year, she submits $50 in claims and receives an additional $100 rollover added to her Plan Annual Maximum.

Year three: Jane now has an increased Plan Annual Maximum of $700. This year, she submits $650 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

Year four: Jane’s Plan Annual Maximum is $550 ($500 Plan Annual Maximum + $50 remaining Maximum Rollover Amount accumulated).

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, ($1500 PPO/$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. Guardian’s Dental 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. Information provided in this communication is for informational purposes only.