



Benefit Disclosures

Accident, Critical Illness or Dental individual coverage may not be available in all states. These individual policies have exclusions and imitations and provisions regarding termination of coverage. Rates will vary by plan design. Optional riders and/or features may incur additional costs.

Plan documents are the final arbiter of coverage.

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Dental

Individual dental insurance products are underwritten by The Guardian Life Insurance Company of America, New York, New York or by one of its wholly owned subsidiaries. Products are not available in all states.

Dental provider networks vary by state, by market and by plan type.

Rates are guaranteed for one year for the plan of benefits initially selected. Policies renew annually.

IMPORTANT INFORMATION ABOUT GUARDIAN'S *DENTALGUARD INDEMNITY AND DENTALGUARD PREFERRED PPO* PLANS

Individual dental policies provide dental insurance only.

Dental PPO plans provide in-network and out-of-network benefits. Use of an in-network provider may result in reduce out of pocket costs.

Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Waiting periods may also apply for some services.

Individual dental plans do not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment.

Individual dental plans limit benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic and prosthodontic services.

Listed services, exclusions and limitations do not constitute a contract and are a summary only.

IMPORTANT INFORMATION REGARDING DENTAL HMO BENEFITS

Dental HMOs provide Pre-Paid dental benefits through a network of participating general dentists and specialty care dentists. All covered services must be provided by the member's Primary Care Dentist. Specialty care services are covered only when referred by the member's Primary Care Dentist and approved in advance by the Dental DHMO.

Only those services listed in the Dental HMO plan are covered. Certain services are subject to annual or other periodic limitations. Where orthodontic benefits are specifically included, the plan provides for one course of comprehensive treatment per lifetime, per member. Dental HMOs do not provide orthodontic benefits if comprehensive orthodontic treatment or retention is in progress as of the member's effective date. Listed services, exclusions and limitations do not constitute a contract and are a summary only.

Products Underwritten by Guardian Life Insurance Company of America

DENTAL PPO PLANS Policy Form IP-DEN-16 ET. AL.

DENTAL HMO PLANS

FLORIDA Policy Form IP-1-MDG-DHMO-FL-OFF-17

NEW YORK Policy Form IP-MDG-NY-FP-OFF-17

Products Underwritten by Managed Dental Guard, Inc.

DENTAL HMO PLANS

NEW JERSEY Policy: IP-MDG-DHMO-NJ-17

TEXAS Policy: IP-1-MDG-DHMO-TX-17

Products Underwritten by First Commonwealth Inc. through its Illinois subsidiaries*

DENTAL HMO PLANS

ILLINOIS Policy: IP-FCW-DHMO-IL-17

**First Commonwealth Insurance Company — (IL), First Commonwealth Limited Health Services Corporation — (IL), First Commonwealth of Illinois, Inc.*

Accident

Individual accident insurance products are underwritten by The Guardian Life Insurance Company of America, New York, New York. Products are not available in all states.

Rates are guaranteed for one year for the plan of benefits initially selected. Policies renew annually up to age 90.

Accident Individual Policy Form IP- Accident: IP-ACC-16 et. al.

Critical Illness

Individual Critical Illness insurance products are underwritten by The Guardian Life Insurance Company of America, New York, New York. Products are not available in all states.

Rates are guaranteed for one year for the plan of benefits initially selected. Policies renew annually up to age 75.

Critical Illness Individual Policy Form IP-CI-16 et. al.

Pets Best

The Guardian Life Insurance Company does not own or operate *Pets Best*. These products are provided through a third party arrangement between Guardian and *Pets Best*.

Pets Best underwrites, issues and administers its own products through its underwriters, American Pet Insurance Company and Independence Insurance Company.

Guardian assumes no responsibility for non-Guardian products or services offered by *Pets Best*.