



**GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
INDIVIDUAL AND FAMILY DENTAL RATES**

Effective November 1, 2011

SOUTHERN CALIFORNIA HMO RATES*

	SINGLE	2-PARTY	FAMILY
LOW-OPTION DHMO	\$13.20	\$25.63	\$ 44.86
MID-OPTION DHMO	\$16.86	\$32.31	\$ 53.17
HIGH-OPTION DHMO	\$21.87	\$40.39	\$ 67.20

*Available in: Orange, Los Angeles, Riverside, San Bernardino, Kern, Santa Barbara, Ventura, San Diego counties

NORTHERN CALIFORNIA HMO RATES*

	SINGLE	2-PARTY	FAMILY
LOW-OPTION DHMO	\$16.83	\$32.34	\$54.29
MID-OPTION DHMO	\$20.60	\$39.23	\$62.97
HIGH-OPTION DHMO	\$26.76	\$49.03	\$79.54

*Available in: Sacramento, Placer, San Mateo, Fresno, San Joaquin, Stanislaus, Alameda, Contra Costa, Marin, Santa Clara, San Francisco counties

INDIVIDUAL AND FAMILY DENTAL PPO PLAN RATES

	SINGLE	2-PARTY	FAMILY
SOUTHERN CALIFORNIA	\$50.65	\$107.01	\$153.96
NORTHERN CALIFORNIA	\$55.55	\$117.29	\$169.15

PLAN INFORMATION

Rates will be reviewed in November 2012. Any increase in premium will be accompanied by a minimum 30-days notice and will be guaranteed for 12 months.

Enrollment Fee: A one-time, nonrefundable fee of \$10.00
The fee is waived if the primary subscriber is already enrolled in another AAQHC program.

Membership Dues: Membership dues of \$6.00 per account will be charged beginning the 2nd coverage month.