

Dental Benefit Summary

About Your Benefits:

Good oral hygiene is important, not only for looks, but for general health as well. A routine dental examination can detect symptoms of more than 125 diseases, including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease. Regular check ups and cleanings can save you the pain and expense of future problems. Using your dental insurance for regular dental check- ups can improve your health. Your dental insurance can also help save you money if more serious dental treatments are needed.

With your **1500 Standard Value** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

| | 1500 Standard Value | |
|---|----------------------------|-----------------------|
| Network | DentalGuard Preferred | |
| Calendar year deductible | <i>In-Network</i> | <i>Out-of-Network</i> |
| Individual | \$50 | \$50 |
| Family limit | 3 per family | |
| Waived for | Preventive | None |
| Charges covered for you (co-insurance) | <i>In-Network</i> | <i>Out-of-Network</i> |
| Preventive Care (e.g. cleanings) | 100% | 100% |
| Basic Care (e.g. fillings) | 80% | 80% |
| Major Care (e.g. crowns, dentures) | 50% | 50% |
| Orthodontia | 50% | 50% |
| Annual Maximum Benefit | \$1500 | \$1500 |
| Maximum Rollover | Yes | |
| Rollover Threshold | \$700 | |
| Rollover Amount | \$350 | |
| Rollover In-network Amount | \$500 | |
| Rollover Account Limit | \$1250 | |
| Lifetime Orthodontia Maximum | \$1100 | |
| Dependent Age Limits | 26 | |

A Sample of Services Covered by Your Plan:

| | | I 500 Standard Value | |
|-----------------|---|-----------------------------------|-----------------------|
| | | <i>Plan pays (on average)</i> | |
| | | <i>In-network</i> | <i>Out-of-network</i> |
| Preventive Care | Cleaning (prophylaxis) | 100% | 100% |
| | Frequency: | Once Every 6 Months | |
| | Fluoride Treatments | 100% | 100% |
| | Limits: | Under Age 14 | |
| | Oral Exams | 100% | 100% |
| | Sealants (per tooth) | 100% | 100% |
| | X-rays | 100% | 100% |
| Basic Care | Fillings‡ | 80% | 80% |
| | Simple Extractions | 80% | 80% |
| Major Care | Anesthesia* | 50% | 50% |
| | Bridges and Dentures | 50% | 50% |
| | Inlays, Onlays, Veneers** | 50% | 50% |
| | Perio Surgery | 50% | 50% |
| | Periodontal Maintenance | 50% | 50% |
| | Frequency: | Once Every 6 Months (Standard) | |
| | Repair & Maintenance of Crowns, Bridges & Dentures | 50% | 50% |
| | Root Canal | 50% | 50% |
| | Scaling & Root Planing (per quadrant) | 50% | 50% |
| | Single Crowns | 50% | 50% |
| | Surgical Extractions | 50% | 50% |
| Orthodontia | Orthodontia | 50% | 50% |
| | Limits: | Adults & Child(ren) | |

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury and only when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age of 19; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period. *General Anesthesia – restrictions apply. ‡Fillings – restrictions may apply to composite fillings.

Manage Your Benefits:

Enrolled members and their dependents can access helpful, secure information about their Guardian benefits at www.guardiananytime.com

Find A Dentist:

Visit www.GuardianLife.com
Under "Contact Us", Click on "Find A Provider"

EXCLUSIONS AND LIMITATIONS

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments 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. The plan limits benefits for diagnostic consultations and for

preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-I-DG2000 et al.

Special Limitation: Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3 – DG2000

ADDITIONAL MATERIALS

Good News! Your Dental Plan Is Even Better Than You Think

Savings on in-Network providers average 30% of what dentists usually charge!

In-network: You receive regular contracted savings, and no balance billing.

Out-of-network: Charges will be paid for only up to the maximum fee level established with our contracted network dentists; any amount that is charged over the fee schedule is the responsibility of the patient.

Value Plan Example:

| Network vs. Non-Network Savings* | | | |
|--|---------|----------------------------------|---------|
| Difference in your out-of-pocket expense: \$369 | | | |
| Benefits for a Root Canal (on a molar) | | | |
| Network Care | | Non-Network Care | |
| Typical network dentist fee: | \$665 | Average non-network dentist fee: | \$968 |
| Plan Pays: | \$532** | Plan Pays: | \$532** |
| You Pay: | \$133 | You Pay: | \$436 |
| *Savings may be greater or less depending on your dentist's location | | | |
| **Assumes service is covered at an 80% co-insurance level | | | |

More Reasons to Use Network Care

- One of the industry's largest Preferred Provider networks – highly skilled dental professionals at over 128,000 locations.
- Network dentists are easy to locate. Simply use the On-Line DentalGuard Provider Directory at www.GuardianLife.com or call the number on the back of your ID card. If your provider does not participate, Guardian's convenient dentist referral program can help add them to the network!
- No claim forms to complete. Just present your new DentalGuard Preferred Network ID card to the provider.

DentalGuard General Limitations and Exclusions: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatments 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. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al.

Maximum Rollover[®]

Save Your Dental Annual Maximum Dollars For a Time When You Need Them Most!

With Maximum Rollover, Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). The MRA can be used in further years, if you reach the plan's annual maximum.

To qualify, you must submit a claim for covered services for which a benefit payment is issued, in excess of any deductible or co-pay, and you must not exceed the paid claims threshold during the benefit year.

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit.

You can view your annual MRA statement detailing your account and those of your dependents on www.GuardianAnytime.com.

| PLAN ANNUAL MAXIMUM ** | THRESHOLD | MAXIMUM ROLLOVER AMOUNT | IN-NETWORK ONLY MAXIMUM ROLLOVER AMOUNT | MAXIMUM ROLLOVER ACCOUNT LIMIT |
|------------------------|-----------|-------------------------|---|--------------------------------|
| \$1500 | \$700 | \$350 | \$500 | \$1250 |

** 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.

NOTES:

Cases on either a calendar year or policy year accumulation basis qualify for the Maximum Rollover feature. For calendar year cases with an effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2009, the claim activity in 2010 will be used and applied to MRAs for use in 2011.

Under either benefit year set up (calendar year or policy year), Maximum Rollover for new entrants joining with 3 months or less remaining in the benefit year, will not begin until the start of the next full benefit year.

Maximum Rollover is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year.

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|------------------------|-----------|-------------------------|---|--------------------------------|
| \$2000 | \$800 | \$400 | \$600 | \$1500 |

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DentalGuard Preferred Dentist Nomination Form

I would like to nominate my dentist for inclusion in the DentalGuard Preferred Provider Network. I understand that my name may be used when contacting my dentist to inform him/her of my desire for them to join the network. For more information, visit us online at www.GuardianLife.com.

DATE: _____

Employer: _____

Patient: _____

Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

E-mail: _____

DENTIST INFO

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

Specialty: _____

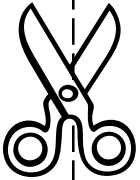
Please submit completed form to:

Guardian
DentalGuard Preferred
P.O. Box 2465
Spokane, WA 99210-9817

or FAX to: 509-468-6550



GUARDIAN®



Finding a dentist is easy

Go online – it just takes minutes!

The best way to save money through your dental plan is by seeing a dentist in your plan's network. Guardian's Find a Provider site makes it easy for you to search for a dentist that meets your needs.

Guardian's Find a Provider site is available to you 24 hours a day, 7 days a week.

- Customize your search by specialty, languages spoken and more
- Get side-by-side comparisons of dentists' information (ie. office status, distance)
- Create a quick-list of "favorite" dentists — for easy reference online
- Get maps and directions to a dentist's office location
- View your results online or have them faxed or emailed to you
- Save your search criteria for easy access when you revisit the site
- Create a customized directory of dentists
- Nominate a dentist to be included in a network
- And much more!

Just go to www.GuardianAnytime.com and click on "Find a Provider". You can also find a dentist on the go from your smart phone – simply download our app.