

Guardian Dental Rates Effective 10/1/22	
	Monthly Rate
Employee	\$43.54
Employee & Spouse	\$84.80
Employee & Children	\$88.84
Family	\$130.14

Current Plan Benefits Summaries

CONTRACT TYPE: DENTAL GUARD 4

This plan is currently offered for Insurance Class 1

PLAN BENEFITS SUMMARY

Network	In-Network DentalGuard Preferred	Out-of-Network None
Coinsurance		
Preventive	100%	100%
Basic	80%	50%
Major	60%	50%
Deductible	\$50	\$50
Waived for preventive?	Yes	Yes
Claim Payment Basis	Fee Schedule	UCR 90%
Maximum	\$1,000	\$1,000
Orthodontia	Included	
Lifetime Maximum	\$1,000	
Coinsurance	50%	
Maximum Rollover		
Threshold		N/A
Rollover Amount		N/A
In-network only rollover		N/A
Max Rollover Limit		N/A
Dependent Age Limit		26/30

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.

Participating Policy and Producer Compensation Disclosure Statement

Participating Policy Statement:

Any commercial insurance group policy underwritten and issued by The Guardian Life Insurance Company of America, a New York Domiciled mutual company, is a participating policy. It is not expected, however, that a dividend will be paid on any such group policies. All coverage will be provided as set forth in the policies.

Producer Compensation Disclosure:

As is common with Group insurance, your coverage(s) might involve one or more licensed producers who will receive compensation from Guardian for soliciting, negotiating, securing and/or administering the insurance coverage(s) you have purchased. Compensation to these producers may be paid in the form of base commissions, administrative service commissions and, in some instances, supplemental compensation (e.g., an annual performance bonus). For more detailed information regarding producer compensation relative to your Guardian coverage(s), please contact your Guardian local sales consultant or account manager.

Compensation is generated based upon premium which has been remitted by the planholder and applied by Guardian. Graded Commission scales, which can vary by product, are calculated based upon decremental scales (i.e. percentage payable decreases as defined premium thresholds are attained). Graded commission scales refresh annually upon each plan's anniversary. For DHMO, Supplemental Health, SMD and/or ASO Vision commission information, or for any other questions, please contact your local Guardian sales consultant or account manager.

If commissions are paid based on a percentage basis, the percentage is calculated monthly on enrolled lives, not eligible lives. Graded commission scales are calculated as a percentage of annual premium and are on a sliding scale.

Product	Commissions
Dental PPO	Graded Scale Commission



guardiananytime.com
The Guardian Life Insurance Company of America, New York, NY.

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An Important Update on our College Tuition Benefit Program

A key element of our Group Benefits strategy is to enhance and expand our portfolio of products and services to support the well-being of our members. As part of this focus, we also continually evaluate our existing products and services, measuring their impact and seeing how well they align with our Purpose and strategy.

After an analysis of our current benefit offerings, we have decided to remove the College Tuition Benefit (CTB) from our portfolio and sharpen our focus to designing and delivering benefit solutions that meet the larger needs of our diverse customer base.

With this change:

- CTB will be removed from any of your aligned Guardian coverage(s) at your next **plan anniversary**. There is no action required on your part.
- After your next **plan anniversary**, employees registered with CTB will no longer accrue new Tuition Reward points. However, any earned Tuition Rewards points will not expire.
- Registered employees existing College Tuition accounts will remain active, and employees will continue to receive communications from SAGE if they have elected to do so.
- Registered employees can view their accounts, including reward balances and registered students at <https://www.tuitionrewards.com>
- Employees wishing to register and access their earned Tuition Rewards can do so by completing the following steps no later than 90 days after your upcoming anniversary date.
 - Go to <https://registration.collegetuitionbenefit.com/?ref=guardian>
 - User ID is your Guardian Group Plan Number
 - Password is Guardian
- Please share this information with your plan participants using the attached slip-sheet

If you are interested in continuing to offer College Tuition Benefit as part of your benefit package, please contact SAGE (CTB vendor) for the CTB Select direct purchase option by going to: <https://ctbselect.collegetuitionbenefit.com/hidden/sign-up/> or a SAGE team member can be reached at ctbselect@collegetuitionbenefit.com

For questions about your existing Guardian College Tuition Benefit offering, please contact admin@collegetuitionbenefit.com

If you have questions about this notice, please contact us at 1-800- 627-4200.

Thank you for choosing Guardian. We are committed to providing you and your employees with access to quality benefit offerings that support and drive wellness and appreciate your business.





An important update on our college savings program

Guardian's Group Benefits strives to enhance and expand our portfolio of products and services to support the well-being of our members. As part of this focus, we continually evaluate our existing products and services, measuring their impact and assessing their alignment with our purpose and strategy. After careful analysis, we have decided to discontinue the College Tuition Benefit (CTB) program as of December 31, 2022.



With this update

- CTB will be removed from aligned Guardian coverages on your next plan anniversary.
- After your next anniversary date, employees registered for CTB will no longer accrue new Tuition Rewards Points.
- Any accrued Tuition Rewards Points for registered members will not expire.
- CTB accounts for employees registered in the program will remain active. Registered employees will continue to receive communications from CTB if they have elected to do so.

How to access accrued CTB Tuition Rewards Points

- Registered employees can continue to view and manage their accounts, as they do today.
- Employees not currently registered, must do so by completing the following steps within 90 days post their group anniversary date.
 - Go to <https://registration.collegetuitionbenefit.com/?ref=guardian>
 - Click on register
 - User ID is your Guardian Group Plan Number
 - Password is Guardian

For questions about the College Tuition Benefit offering, please contact SAGE directly at admin@collegetuitionbenefit.com

The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

2022-133985 (Exp. 2/24)

College Tuition Benefit is available for Guardian Dental, Vision with Davis Vision Network, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance until December 31, 2022. Some plan exclusions may apply. The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. College Tuition Benefit is not an insurance benefit and may not be available in all states.



Customer Privacy Notice and our promise to you

At Guardian, we value every aspect of our relationship with you, and nothing is more important to that relationship than maintaining your trust and confidence. We take our responsibility to protect your personal information very seriously. The purpose of this notice is to make you aware of our policies and procedures for collecting, disclosing, and safeguarding the information that our current and former customers provide to us.

The Guardian Corporate Families include:

- The Guardian Life Insurance Company of America
- Berkshire Life Insurance Company of America
- The Guardian Insurance & Annuity Company, Inc.
- Sentinel American Life Insurance Company
- Family Service Life Insurance Company
- Managed DentalGuard, Inc.
- Avesis Insurance Incorporated
- Managed Dental Care, Inc.
- Park Avenue Life Insurance Company
- IA PA, LLC (d/b/a IA PA Insurance Services In California)
- First Commonwealth, Inc.
- Innovative Underwriters, Inc.
- Premier Access Insurance Company
- Access Dental Plan
- DTC GLIC, LLC (d/b/a DTC GLIC Insurance Sales, LLC in California)

Collection of personal information

We collect the personal information of our customers from all of the following sources:

- Applications or other forms, such as policies, where we obtain items such as your name, date of birth, etc.;
- Your transactions with us and our affiliates (such as premium payments)
- Consumer reporting agencies and other similar sources relating to creditworthiness
- Our websites, where we capture items that you provide when you fill out forms.

Disclosure of certain information

The law provides for the disclosure of certain information we collect as follows:

- With our affiliates - to administer your policy or account, or to give you information about other products and services that may be of interest to you. We may also share non-credit-related information with affiliates to develop marketing programs. We're allowed to do this without obtaining prior authorization, and the law does not allow customers to restrict these disclosures.
- We may also share with our affiliates your information about transactions and experiences with us (such as payment history).
- With your agent, broker, or representative - to service your policy or account.
- With non-affiliates - to administer your policy or account or to administer our business.
- With non-affiliates with whom we have a joint marketing agreement (such as other financial companies) - to send you information about products and services. We require all non-affiliates to keep your information confidential. We don't share your information with non-affiliates for any reason other than those above.
- With your authorization, information relating to your eligibility for insurance, including your creditworthiness, may be shared with our affiliates. You can limit this sharing by going to guardianlife.com/privacy-policy and clicking on **Limit sharing of my information**.

Note: We may also share your information if the law permits or requires sharing (for example, during the investigations of public authorities).

IMPORTANT: Why are you receiving this notice?

We're required by federal law to provide this notice when we start our relationship with you. You'll also receive it annually so long as you have a policy, contract, or other type of account with one or more of the entities listed in the Guardian Corporate Family. This requirement applies regardless whether we share any of your information.

Confidentiality and security

Under federal law, certain disclosures may require us to allow you to "opt-out" (i.e., allow you the option to not allow certain types of information sharing). If we're considering a disclosure that would trigger your right to opt-out, we'll let you do it before your information is shared.

Any health information collected by us requires you to complete a separate authorization. We won't disclose your health information to anyone without your authorization, unless the law permits or requires us to.

Access to your personal information is restricted to only those Guardian employees who need it to service your policy or account. We have physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to keep your personal information safe. If you decide to end your relationship with a member of the Guardian Corporate Family, or if your policy or account becomes inactive for some other reason, we'll continue to treat and safeguard your information as described in this notice.

The accuracy of your information is important to us. You have the right to access and to seek correction of your information. You also have the right to request a record of any subsequent disclosures of your information. Contact us at the address below to receive more information regarding these rights or to receive a more detailed explanation of our privacy policies.

Visit us at guardianlife.com/privacy-policy to access Guardian's HIPAA Privacy Policy (paper copies are available upon request). If you're a Group planholder, please share this information with your plan participants.

The Guardian Life Insurance Company of America Attn: Privacy Office, 10 Hudson Yards, New York, NY 10001 guardianlife.com





Aviso de privacidad del cliente y nuestro compromiso con usted

En Guardian, valoramos cada aspecto de nuestra relación con usted, y no hay nada más importante en esa relación que conservar su confianza y seguridad. Tomamos muy en serio nuestra responsabilidad de proteger su información personal. El propósito de este aviso es informarle nuestras políticas y procedimientos para recopilar, divulgar y proteger la información que nuestros clientes actuales y antiguos nos brindan.

La familia corporativa de Guardian incluye:

- The Guardian Life Insurance Company of America
- Berkshire Life Insurance Company of America
- The Guardian Insurance & Annuity Company, Inc.
- Sentinel American Life Insurance Company
- Family Service Life Insurance Company
- Managed DentalGuard, Inc.
- Avesis Insurance Incorporated
- Managed Dental Care, Inc.
- Park Avenue Life Insurance Company
- IA PA, LLC (d/b/a IA PA Insurance Services in California)
- First Commonwealth, Inc.
- Innovative Underwriters, Inc.
- Premier Access Insurance Company
- Access Dental Plan
- DTC GLIC, LLC (d/b/a DTC GLIC Insurance Sales, LLC in California)

Recopilación de información personal

Recopilamos la información personal de nuestros clientes de las siguientes fuentes:

- Solicitudes u otros formularios (como por ejemplo, las pólizas), donde solicitamos datos como su nombre, dirección, fecha de nacimiento, etc.
- Sus transacciones con nosotros y nuestras filiales (como por ejemplo, los pagos de las primas).
- Agencias de informe de crédito y otras fuentes similares relacionadas con la calificación crediticia.
- Nuestros sitios web, donde recopilamos información cuando usted completa los formularios.

Divulgación de cierta información

La ley establece la divulgación de cierta información que recopilamos de la siguiente manera:

- Con nuestras filiales: para administrar su póliza o cuenta, o para brindarle información sobre otros productos y servicios que puedan interesarle. También podemos compartir información no relacionada con el crédito con las filiales para desarrollar programas de comercialización. Tenemos permitido hacer esto sin obtener autorización previa, y la ley no les permite a los clientes restringir estas divulgaciones.
- También podemos compartir con nuestras filiales información sobre sus transacciones y experiencias con nosotros (como por ejemplo, el historial de pagos).
- Con su agente, corredor o representante: para prestar servicios relacionados con su póliza o cuenta.
- Con las empresas no filiales: para administrar su póliza o cuenta, o para administrar nuestras actividades comerciales.
- Con las empresas no filiales con las que tenemos un acuerdo de comercialización conjunto (como por ejemplo, otras entidades financieras): para enviarle información sobre productos y servicios. Exigimos a todas las empresas no filiales mantener el carácter confidencial de su información. No compartimos su información con las empresas no filiales por ningún otro motivo que no sean los mencionados anteriormente.
- Con su autorización, la información relacionada con su elegibilidad para el seguro, incluida su calificación crediticia, se puede compartir con nuestras filiales. Usted puede limitar esto ingresando a guardianlife.com/privacy-policy y haciendo clic en **Limit sharing of my information (Limitar el intercambio de mi información)**.

Nota: También podemos compartir su información si la ley lo permite o exige (como por ejemplo, durante las investigaciones de las autoridades públicas).

IMPORTANTE: ¿Por qué recibe este aviso?

La ley federal nos exige proporcionar este aviso cuando comenzamos nuestra relación con usted. También lo recibirá todos los años mientras tenga una póliza, un contrato u otro tipo de cuenta con una o más de las entidades que componen la familia corporativa de Guardian. Este requisito se aplica independientemente de si compartimos o no algún tipo de información suya.

Confidencialidad y seguridad

Según las leyes federales, ciertos datos divulgados pueden exigirnos que le permitamos la "exclusión voluntaria" (es decir, se le brinda la opción de no permitir ciertos tipos de intercambio de información). Si estamos considerando una divulgación que posibilitaría su derecho a la exclusión voluntaria, le permitiremos hacerlo antes de que su información sea compartida.

Toda información médica que recopilemos requiere que complete una autorización por separado. No divulgaremos su información médica a nadie sin su autorización, a menos que la ley permita o exija que lo hagamos.

El acceso a su información personal se limita solo a aquellos empleados de Guardian que lo necesiten para prestar servicios relacionados con su póliza o cuenta. Contamos con medidas de seguridad físicas, electrónicas y procedimentales que cumplen con las regulaciones federales y estatales vigentes para que su información personal esté segura. Si decide concluir su relación con un miembro de la familia corporativa de Guardian, o si su póliza o cuenta dejan de estar activas por alguna otra razón, continuaremos manipulando y protegiendo su información como se describe en este aviso.

La veracidad de su información es importante para nosotros. Tiene derecho a acceder y exigir la corrección de su información. También tiene derecho a solicitar un registro de cualquier divulgación posterior de su información. Comuníquese con nosotros a la siguiente dirección para recibir más información sobre estos derechos o para recibir una explicación más detallada de nuestras políticas de privacidad.

Visítenos en guardianlife.com/privacy-policy para acceder a la Política de Privacidad de la HIPAA de Guardian (las copias impresas están disponibles a pedido del interesado). Si usted es titular de un plan grupal, comparta esta información con los participantes de su plan.

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