• See any dentist you want but you can save more when you visit a dentist that participates in Guardian’s DentalGuard Preferred network. As one of the largest networks nationwide, chances are your dentist is already participating. Charges for services provided by participating dentists are reimbursed directly from Guardian.

• Get most preventive services, such as oral exams, cleanings and x-rays covered at 100% once the annual deductible has been reached.

• You can choose to see a dentist outside of the network and you’ll be reimbursed based on the lower of your dentist’s fees, or the maximum allowable charge, which is the amount that would be paid to dentists who have agreed to be reimbursed according to a negotiated fee schedule. You would be responsible for any amounts over the maximum allowable charge as well as any co-insurance.

### SUMMARY OF BENEFITS
**For Adults 19 and Over**

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$60</td>
<td>$120</td>
</tr>
<tr>
<td><strong>Family</strong> <em>(3 or more insured adults)</em></td>
<td>$180</td>
<td>$360</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Maximum</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>$1500</td>
<td>$1500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Co-Insurance</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Preventive Services</th>
<th>Guardian Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most routine dental services, including: oral exams, cleanings, x-rays</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic Services</th>
<th>Guardian Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moderately complex dental services, including fillings, and simple extractions</td>
<td>60% After 6 month waiting period*</td>
</tr>
</tbody>
</table>

*The waiting period is the initial time period following enrollment for which no benefits would be paid

---

Find a dentist at: mydental.guardianlife.com
GUARDIAN® BASIC FOR FAMILIES AND INDIVIDUALS -- OHIO

Plan Year 2017

• See any dentist you want but you can save more when you visit a dentist that participates in Guardian’s DentalGuard Preferred network. As one of the largest networks nationwide, chances are your dentist is already participating. Charges for services provided by participating dentists are reimbursed directly from Guardian.

• Get most preventive services, such as oral exams, cleanings and x-rays covered at 100% once the annual deductible has been reached.

• **This plan includes the pediatric dental Essential Health Benefit (EHB) as mandated by the Affordable Care Act (ACA), which is a comprehensive set of dental services for children under age 19.**

• You can choose to see a dentist outside of the network and you’ll be reimbursed based on the lower of your dentist’s fees, or the maximum allowable charge, which is the amount that would be paid to dentists who have agreed to be reimbursed according to a negotiated fee schedule. You would be responsible for any amounts over the maximum allowable charge as well as any co-insurance.

### SUMMARY OF BENEFITS
For Children under 19

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>What you pay out-of-pocket before the plan pays benefits</td>
<td>You Pay</td>
<td></td>
</tr>
<tr>
<td>Per child</td>
<td>$ 60</td>
<td>$ 120</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Out of Pocket Maximum</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Once this amount is reached, Guardian will pay 100% of your child’s dental charges for the rest of the year</td>
<td></td>
</tr>
<tr>
<td>Insured Child</td>
<td>$350</td>
</tr>
<tr>
<td>2 or more Insured Children</td>
<td>$700</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Co-Insurance</th>
<th>Guardian Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount Guardian pays toward the cost of a covered charge</td>
<td></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100%</td>
</tr>
<tr>
<td>Most routine dental services, including: oral exams, cleanings, x-rays</td>
<td></td>
</tr>
<tr>
<td>Basic Services</td>
<td>50%</td>
</tr>
<tr>
<td>Moderately complex dental services, including fillings, and simple extractions</td>
<td></td>
</tr>
<tr>
<td>Major Services</td>
<td>50%</td>
</tr>
<tr>
<td>More complex dental services including: crowns, complex extractions, oral surgery, periodontal and endodontic services</td>
<td></td>
</tr>
<tr>
<td>Medically Necessary Orthodontia</td>
<td>50%</td>
</tr>
</tbody>
</table>

Find a dentist at: mydental.guardianlife.com
Limitations and Exclusions for Guardian BASIC PPO Plans

Exclusions
The Exclusions listed here apply to Covered Persons age 19 and older.

We will not pay for:

• Treatment for which no charge is made. This usually means treatment furnished by: (1) the Covered Person’s employer, labor union or similar group, in its dental or medical department or clinic; (2) a facility owned or run by any governmental body; and (3) any public program, except Medicaid, paid for or sponsored by any governmental body.
• Treatment needed due to: (1) an on-the-job or job-related Injury; or (2) a condition for which benefits are payable by Worker’s Compensation or similar laws.
• Any procedure or treatment method which does not meet professionally recognized standards of dental practice or which is considered to be experimental in nature.
• Any procedure performed in conjunction with, as part of, or related to a procedure which is not covered by this Plan.
• Any service furnished solely for cosmetic reasons, unless this Plan provides benefits for a specific cosmetic service. Excluded cosmetic services include but are not limited to: (1) characterization and personalization of a Dental Prosthesis; and (2) odontoplasty.
• Maxillofacial prosthetics that repair or replace facial and skeletal anomalies, maxillofacial surgery, orthognathic surgery or any oral surgery requiring the setting of a fracture or dislocation; that is incidental to or results from a medical condition.
• Any procedure, Appliance, Dental Prosthesis, modality or surgical procedure intended to treat or diagnose disturbances of the temporomandibular joint (TMJ) that are incidental to or result from a medical condition.
• Educational services, including, but not limited to: (1) oral hygiene instruction; (2) plaque control; (3) tobacco counseling; or (4) diet instruction.
• Duplication of radiographs, the completion of claim forms, OSHA or other infection control charges.
• Any restoration, procedure, Appliance or prosthetic device used solely to: (1) alter vertical dimension; (2) restore or maintain occlusion; (3) treat a condition necessitated by attrition or abrasion; or (4) splint or stabilize teeth for periodontal reasons.
• Bite registration or bite analysis.
• The use of local anesthetic.
• Cephalometric radiographs, oral/facial images, including traditional photographs and images obtained by intraoral camera.
• Orthodontic Treatment, unless the benefit provision provides specific benefits for Orthodontic Treatment.
• Prescription medication.
• Desensitizing medicaments and desensitizing resins for cervical and/or root surface.
• Pulp vitality tests or caries susceptibility tests.
• The localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue.
• Tooth transplants.
• Evaluations and consultations for non-covered services, or detailed and extensive oral evaluations.
• Any service or procedure associated with the placement, prosthodontic restoration or maintenance of a dental implant and any incremental charges to other covered services as a result of the presence of a dental implant.
• Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth.

Guardian Dental is underwritten by The Guardian Life Insurance Company of America, New York, NY.

Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Individual Policy Form IP-DENF-17-OH-PLAN1

This plan may not be available in all Counties. Please visit the See Plans and Prices section at mydental.guardianlife.com to confirm availability in your area.
Guards, restrictions, or exceptions apply to Covered Persons under the age of 19.

We do not cover the following:

- Services and treatment not prescribed by or under the direct supervision of a dentist, except in those states where dental hygienists are permitted to practice without supervision by a dentist. In these states, we will pay for eligible covered services provided by an authorized dental hygienist performing within the scope of his or her license and applicable state law.
- Services and treatment which are experimental or investigational;
- Services and treatment which are for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation;
- Services and treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, VA hospital or similar person or group;
- Services and treatment performed prior to your effective date of coverage;
- Services and treatment incurred after the termination date of your coverage unless otherwise indicated;
- Services and treatment which are not dentally necessary or which do not meet generally accepted standards of dental practice.

- Services and treatment resulting from your failure to comply with professionally prescribed treatment;
- Telephone consultations;
- Any charges for failure to keep a scheduled appointment;
- Any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- Services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD);
- Services or treatment provided as a result of intentionally self-inflicted injury or illness;
- Services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection;
- Office infection control charges;
- Charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailing copies of your records, charts or x-rays;
- State or territorial taxes on dental services performed;
- Those services submitted by a dentist, which is for the same services performed on the same date for the same member by another dentist;
- Those services provided free of charge by any governmental unit, except where this exclusion is prohibited by law;
- Those services for which the member would have no obligation to pay in the absence of this or any similar coverage;
- Those services which are for specialized procedures and techniques;
- Those services performed by a dentist who is compensated by a facility for similar covered services performed for members;
- Duplicate, provisional and temporary devices, appliances, and services;
- Plaque control programs, oral hygiene instruction, and dietary instructions;
- Services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to, equilibration, periodontal splinting, full mouth rehabilitation, and restoration for misalignment of teeth;
- Gold foil restorations;
- Treatment or services for injuries resulting from the maintenance or use of a motor vehicle if such treatment or service is paid or payable under a plan or policy of motor vehicle insurance, including a certified self-insurance plan;
- Treatment of services for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization;
- Hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient);
- Charges by the provider for completing dental forms;
- Adjustment of a denture or bridgework which is made within 6 months after installation by the same Dentist who installed it;
- Use of material or home health aids to prevent decay, such as toothpaste, fluoride gels, dental floss and teeth whiteners;
- Sealants for teeth other than permanent molars;
- Precision attachments, personalization, precious metal bases and other specialized techniques;
- Replacement of dentures that have been lost, stolen or misplaced;
- Orthodontic care for dependent children age 19 and over;
- Repair of damaged orthodontic appliances;
- Replacement of lost or missing appliances;
- Fabrication of athletic mouth guard;
- Internal bleaching;
- Nitrous oxide;
- Oral sedation;
- Topical medicament center
- Orthodontic care for a member or spouse
- Bone grafts when done in connection with extractions, apicoetomies or non-covered/non eligible implants.
- When two or more services are submitted and the services are considered part of the same service to one another the Plan will pay the most comprehensive service (the service that includes the other non benefited service) as determined by Use.
- When two or more services are submitted on the same day and the services are considered mutually exclusive (when one service contradicts the need for the other service), the Plan will pay for the service that represents the final treatment as determined by Us.

Guardian Dental is underwritten by The Guardian Life Insurance Company of America, New York, NY.

Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Individual Policy Form IP-DENF-17-OH-PLAN1

This plan may not be available in all Counties. Please visit the See Plans and Prices section at mydental.guardianlife.com to confirm availability in your area.