



Benefit Disclosures

Accident, Critical Illness or Dental individual coverage may not be available in all states. These individual policies have exclusions and limitations and provisions regarding termination of coverage. Rates will vary by plan design.

Plan documents are the final arbiter of coverage.

[Dental](#)

[Accident](#)

[Critical Illness](#)

[Pets Best](#)

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The Guardian Life Insurance Company of America is domiciled in the state of New York.

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. Policy limitations and exclusions apply. The actual limitations and exclusions that apply to your Dental Plan are governed by the policy forms approved for use in your state. Please refer to your plan documents for a complete list of limitations and exclusions. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only.

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

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.

Information on the approved state and product specific online enrollment form numbers can be viewed here: [Online Enrollment Form Numbers](#)

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.*

Information on the approved state and product specific online enrollment form numbers can be viewed here: [Online Enrollment Form Numbers](#)

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. Policy limitations and exclusions apply. The actual limitations and exclusions that apply to your Accident Plan are governed by the policy forms approved for use in your state. Please refer to your plan documents for a complete list of limitations and exclusions. Plan documents are the final arbiter of coverage. This policy provides limited benefits only.

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.

Information on the approved state and product specific online enrollment form numbers can be viewed here: [Online Enrollment Form Numbers](#)

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. Policy limitations and exclusions apply. The actual limitations and exclusions that apply to your Critical Illness Plan are governed by the policy forms approved for use in your state. Please refer to your plan documents for a complete list of limitations and exclusions. Plan documents are the final arbiter of coverage. This policy provides limited benefits only.

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.

Information on the approved state and product specific online enrollment form numbers can be viewed here: [Online Enrollment Form Numbers](#)

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*.

Online Enrollment Form Numbers

State	Dental PPO EAPP Form #	Dental DHMO EAPP Form #	Accident EAPP Form #	Critical Illness EAPP Form #
Alabama	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Alaska	Product Not Available	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Arizona	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Arkansas	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
California	IP-DEN-EAPP-18-CA	Product Not Available	Product Not Available	Product Not Available
Colorado	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Connecticut	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Delaware	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
District of Columbia	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Florida	IP-DEN-EAPP-16-FL	IP-DEN-DHMO-EAPP-18-FL	IP-ACC-EAPP-18-FL	IP-CI-EAPP-18-FL
Georgia	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Hawaii	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Idaho	IP-DEN-EAPP-18-ID	Product Not Available	IP-ACC-EAPP-18-ID	IP-CI-EAPP-18-ID
Illinois	IP-DEN-EAPP-18	IP-APP-FCW-DEN-IL-17	IP-ACC-EAPP-18-IL	IP-CI-EAPP-18
Indiana	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Iowa	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Kansas	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Kentucky	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Louisiana	IP-DEN-EAPP-18-LA	Product Not Available	IP-ACC-EAPP-18-LA	IP-CI-EAPP-18-LA
Maine	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Maryland	Product Not Available	Product Not Available	Product Not Available	Product Not Available
Massachusetts	Product Not Available	Product Not Available	Product Not Available	Product Not Available
Michigan	IP-DEN-EAPP-18	Product Not Available	Product Not Available	Product Not Available
Minnesota	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18-MN	IP-CI-EAPP-18-MN
Mississippi	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Missouri	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Montana	Product Not Available	Product Not Available	IP-ACC-EAPP-18-MT	IP-CI-EAPP-18-MT
Nebraska	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18-NE	IP-CI-EAPP-18-NE
Nevada	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18-NV	IP-CI-EAPP-18-NV
New Hampshire	IP-DEN-EAPP-18-NH	Product Not Available	Product Not Available	Product Not Available
New Jersey	IP-DEN-EAPP-18-NJ	Product Not Available	Product Not Available	Product Not Available
New Mexico	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
New York	IP-DEN-EAPP-18-NY IP-DEN-EAPP-18-P2-NY	IP-DEN-DHMO-EAPP-18-NY	IP-ACC-EAPP-18-NY	Product Not Available
North Carolina	Product Not Available	Product Not Available	IP-ACC-EAPP-18-NC	IP-CI-EAPP-18-NC
North Dakota	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Ohio	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Oklahoma	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Oregon	IP-DEN-EAPP-18-OR	Product Not Available	IP-ACC-EAPP-18-OR	IP-CI-EAPP-18-OR
Pennsylvania	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Rhode Island	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
South Carolina	IP-DEN-EAPP-18-SC	Product Not Available	IP-ACC-EAPP-18-SC	IP-CI-EAPP-18-SC
South Dakota	Product Not Available	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Tennessee	IP-DEN-EAPP-18-TN	Product Not Available	IP-ACC-EAPP-18-TN	IP-CI-EAPP-18-TN
Texas	IP-DEN-EAPP-16	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Utah	IP-DEN-EAPP-18-UT	Product Not Available	IP-ACC-EAPP-18-UT	IP-CI-EAPP-18-UT
Vermont	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Virginia	Product Not Available	Product Not Available	Product Not Available	Product Not Available
Washington	IP-DEN-EAPP-18-WA	Product Not Available	IP-ACC-EAPP-18-WA	IP-CI-EAPP-18-WA
West Virginia	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Wisconsin	IP-DEN-EAPP-18	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18
Wyoming	Product Not Available	Product Not Available	IP-ACC-EAPP-18	IP-CI-EAPP-18