

Maximum Rollover, Guardian's Innovative Dental Feature

Members can now save their annual maximum dollars for a time when they need them most!

With Maximum Rollover, we'll roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years, if a member reaches the plan's annual maximum.

To qualify, a member must submit a claim and not exceed the paid claims threshold during the benefit year.

- The employee and each insured dependent maintain separate MRAs based on their own claim activity. Each member's MRA may not exceed the MRA Limit.
- Each employee will receive an annual MRA statement detailing his or her account and those of his or her dependents. Each employer will receive a statement showing all members' MRAs.

Max Rollover Plan Types

- For calendar year accumulation cases with a plan 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 2015, claim activity in 2016 will be used and applied to MRAs for use in 2017.
- Applies to new entrants who join the plan (calendar year or policy year accumulation) with three months or less remaining in the benefit year, as of the next benefit year.
- Maximum Rollover is not available with cases that don't cover Major services and 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 three months or less remain until the next benefit year.

Plan Annual Maximum	Threshold	Maximum Rollover Amount	Maximum Rollover Account Limit
\$500	\$200	\$100	\$500
\$750	\$300	\$150	\$500
\$1000	\$500	\$250	\$1000
\$1200	\$600	\$300	\$1200
\$1250	\$600	\$300	\$1250
\$1500	\$700	\$350	\$1250
\$2000	\$800	\$400	\$1500
\$2500	\$900	\$450	\$1500
\$3000	\$1000	\$500	\$1500

Contact your Guardian Group Sales Representative for more information.

May not be available in all states. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form # GP-1-DG2000 et al.

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Max Rollover Example (\$1,000 annual maximum)

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$1,000	\$500	\$250	\$350	\$1,000
Maximum Claims Reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	The Maximum Rollover Account cannot exceed \$1,000

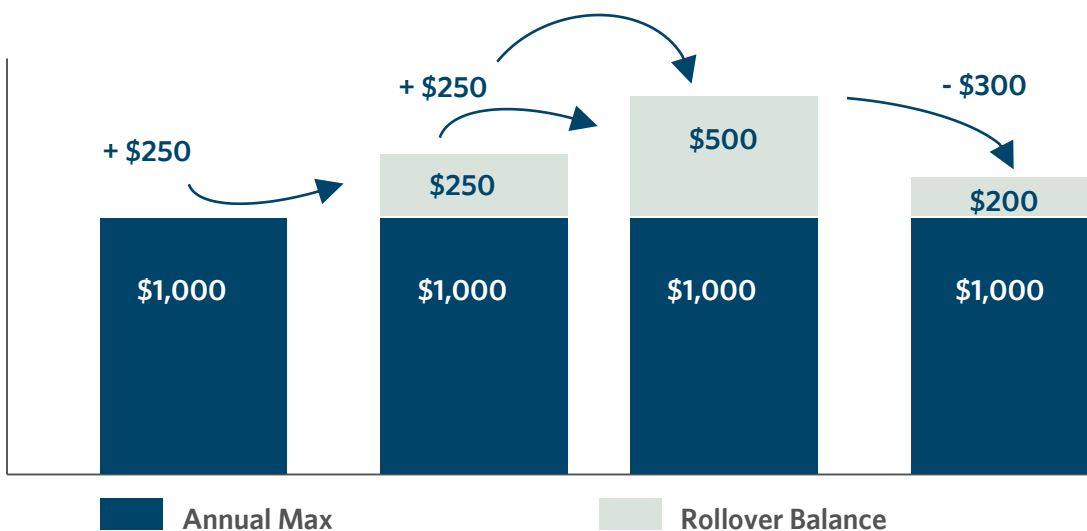
Here's how the benefits work (Sample Plan)

YEAR ONE: Jane starts with a \$1,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$500 Threshold, she receives a \$250 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of \$1,250. This year, she submits \$250 in claims and receives an additional \$250 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of \$1,500. This year, she submits \$1,300 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

YEAR FOUR: Jane's Plan Annual Maximum is \$1,200 (\$1,000 Plan Annual Maximum + \$200 remaining Maximum Rollover Amount accumulated).



* 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.

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