



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.

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

DTC GLIC, LLC, is the agent for The Guardian Life Insurance Company of America and its subsidiaries ("Guardian") for all products underwritten and issued by Guardian and certain third-party insurers through guardiandirect.com. DTC GLIC, LLC is a wholly owned subsidiary of The Guardian Life Insurance Company of America and is a licensed agent for life, accident, and health insurance products. In California, DTC GLIC, LLC d/b/a DTC GLIC Insurance Sales, LLC.

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 reduced 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.

Unless specified in the policy, 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.

IMPORTANT INFORMATION ABOUT TEETH WHITENING BENEFITS:

Teeth whitening benefits may be considered taxable income. Furthermore, the IRS considers teeth whitening to be a cosmetic procedure, such that out-of-pocket costs for teeth whitening are not medical care expenses for tax purposes. Guardian Direct does not provide tax or legal advice. Please consult your personal tax or legal advisor for more information on the tax consequences of teeth whitening coverage.

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; IP-DEN-20; et. al.

DENTAL HMO PLANS

FLORIDA

NEW YORK

Policy Form IP-1-MDG-DHMO-FL-OFF-17 Policy Form IP-MDG-NY-FP-OFF-21; IP-MDG- NY-EHB-OFF-21

Products Underwritten by Managed Dental Guard, Inc.

DENTAL HMO PLANS

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-21

**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; IP-ACC-19; IP-ACC-21; et. al.

New Mexico Residents - Important Notice

The coverage provided under your benefits plan or policy underwritten by Guardian is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Corona virus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. Your policy or plan with us is not a major medical plan and does not provide such protections.

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.
2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, contact beWellnm toll-free at 1-833-862-3935.
3. To see if you are eligible for Medicaid coverage and to complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at 1-855-637-6574 or visit <https://www.yes.state.nm.us/yesnm/home/index>.
4. To see if you are eligible for high risk pool coverage, please contact the New Mexico Medical Insurance Pool (the "High Risk Pool") at 1-844-728-7896 or <https://nmmip.org/>. If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at <https://www.cdc.gov/> or <http://cv.nmhealth.org/>. Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at 1-855-600-3453.

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*.

Vision

Individual Vision insurance is provided by VSP and billing and premium collection services for such vision insurance are conducted by DTC GLIC, LLC (d/b/a DTC GLIC Insurance Sales, LLC in California). DTC GLIC, LLC is a wholly owned subsidiary of The Guardian Life Insurance Company of America ("Guardian").

Guardian and DTC GLIC, LLC are not affiliated with VSP and Guardian and DTC GLIC, LLC do not assume any responsibility or liability for non-Guardian products or services, including those offered by VSP.

TruHearing's digital hearing aid discount plan is available only to customers who purchase a VSP vision product and is not insurance. TruHearing is an independent third party not affiliated with Guardian. The discounts for hearing aids are available only from participating TruHearing providers and will vary depending on the provider or service received. TruHearing does not make payments to providers for the services received under the discount plan. You are obligated to pay for all medical or ancillary services but will receive a discount from those TruHearing providers that have contracted with TruHearing. Not available in WA, UT, MD or CA. To obtain additional information go to TruHearing.com or call 1-800-334-1807.

Disability

Individual disability insurance policy form 18PG is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state.

In NY: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18PG, the expected benefit ratio is 50%. For policy form 18PG-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms.

Term Life

The Guardian Life Insurance Company of America (“Guardian”) does not own, operate nor is affiliated with Ladder Insurance Services, LLC. (“Ladder”). Life insurance is provided through a third-party arrangement between DTC GLIC, LLC, and Ladder. Coverage may not be available in all states. Issuance of coverage through Ladder is subject to underwriting review and approval by the issuing life insurer. Guardian assumes no responsibility for non-Guardian products or services, including those offered by Ladder.

Ladder Insurance Services, LLC (CA license # 0K22568; AR license # 3000140372) offers term life insurance policies: (i) in New York, on behalf of Allianz Life Insurance Company of New York, New York, NY (policy form # MN-26); and (ii) in all other states and the District of Columbia on behalf of Allianz Life Insurance Company of North America, Minneapolis, MN (policy form # ICC20P-AZ100 and # P-AZ100). Only Allianz Life Insurance Company of New York is authorized to issue life insurance in the state of New York. Insurance policy prices, coverages, features, terms, benefits, exclusions, limitations and available discounts vary between these insurers and are subject to qualifications. Each insurer is solely responsible for any claims and has financial responsibility for its own products.

DTC GLIC, LLC., (DTC GLIC Insurance Sales, LLC in California) is an agent for certain third-party insurers through guardiandirect.com. DTC GLIC, LLC is a wholly owned subsidiary of The Guardian Life Insurance Company of America and is a licensed agent for life, accident, and health insurance products.

State	Dental PPO EAPP Form #	Accident EAPP Form #
Alabama	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Alaska	<i>Product Not Available</i>	IP-ACC-EAPP-21
Arizona	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Arkansas	IP-DEN-EAPP-20-AR	IP-ACC-EAPP-21
California	IP-DEN-EAPP-20-CA	IP-ACC-EAPP-21-CA
Colorado	IP-DEN-EAPP-20	IP-ACC-EAPP-21-CO v1
Connecticut	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Delaware	IP-DEN-EAPP-20	IP-ACC-EAPP-21
District of Columbia	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Florida	IP-DEN-EAPP-20-FL	IP-ACC-EAPP-21
Georgia	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Hawaii	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Idaho	IP-DEN-EAPP-20	<i>Product Not Available</i>
Illinois	IP-DEN-EAPP-20	IP-ACC-EAPP-21-IL
Indiana	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Iowa	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Kansas	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Kentucky	IP-DEN-EAPP-20	IP-ACC-EAPP-21-KY
Louisiana	IP-DEN-EAPP-20-LA	IP-ACC-EAPP-21-LA
Maine	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Maryland	IP-DEN-EAPP-20-MD	IP-ACC-EAPP-21-MD
Massachusetts	IP-DEN-EAPP-20-MA	<i>Product Not Available</i>
Michigan	IP-DEN-EAPP-20	IP-ACC-EAPP-20-MI
Minnesota	IP-DEN-EAPP-20-MN	IP-ACC-EAPP-21-MN
Mississippi	IP-DEN-EAPP-20-MS	IP-ACC-EAPP-21
Missouri	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Montana	<i>Product Not Available</i>	IP-ACC-EAPP-21-MT
Nebraska	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Nevada	IP-DEN-EAPP-20	IP-ACC-EAPP-21
New Hampshire	IP-DEN-EAPP-20-NH	<i>Product Not Available</i>
New Jersey	IP-DEN-EAPP-20-NJ	IP-ACC-EAPP-21-NJ
New Mexico	<i>Product Not Available</i>	<i>Product Not Available</i>
New York	IP-DEN-EAPP-20-NY	<i>Product Not Available</i>
North Carolina	IP-DEN-EAPP-20-NC	IP-ACC-EAPP-21-NC
North Dakota	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Ohio	IP-DEN-EAPP-20-OH	IP-ACC-EAPP-21-OH
Oklahoma	IP-DEN-EAPP-20	IP-ACC-EAPP-21-OK
Oregon	IP-DEN-EAPP-20-OR	IP-ACC-EAPP-21-OR
Pennsylvania	IP-DEN-EAPP-20	<i>Product Not Available</i>
Rhode Island	IP-DEN-EAPP-20	IP-ACC-EAPP-21
South Carolina	IP-DEN-EAPP-20-SC	IP-ACC-EAPP-21
South Dakota	<i>Product Not Available</i>	IP-ACC-EAPP-21
Tennessee	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Texas	IP-DEN-EAPP-20	IP-ACC-EAPP-21-TX v4
Utah	IP-DEN-EAPP-20-UT	IP-ACC-EAPP-21-UT
Vermont	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Virginia	IP-DEN-EAPP-20-VA	<i>Product Not Available</i>
Washington	IP-DEN-EAPP-20-WA	IP-ACC-EAPP-21-WA
West Virginia	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Wisconsin	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Wyoming	<i>Product Not Available</i>	IP-ACC-EAPP-21

EAPP Form # reflects most recently approved form. Product Not Available: Not actively marketed.

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