



# Guardian<sup>®</sup> on the Exchange

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Guardian Confidential



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# Guardian Overview

# Guardian Life Insurance Company of America

## Guardian History

- **1860** - The Germania Life Insurance Company of America is created by Hugo Wesendonck.
- **1918** - The company changes its name to The Guardian Life Insurance Company of America.
- **1925** - Guardian converts into a wholly owned mutual company, fully owned by its policyholders.
- **1957** - Guardian enters the employee benefits market.
- **2020** - Guardian celebrates its 160<sup>th</sup> anniversary.

## What we stand for

- We do the right thing for our policyholders and customers.
- We believe people count.
- We courageously share the future together.
- We go above and beyond for the people we serve.

## Affordable

We offer affordable priced dental plans for any budget.

## Choice

A variety of plans to choose from that fits your needs.

## Access

Dental insurance plans that give you access to a large national network.



# Guardian 2024 Plan Options on the Exchange

# Guardian 2024 plan options.\*

## Guardian Standard ACA Plans

Guardian Essentials for Families and Individuals  
Guardian Select for Families and Individuals  
Guardian Basics for Families and Individuals  
Guardian Preventive Plus for Families and Individuals  
ManagedCare DHMO for Families and Individuals

## Guardian State Specific ACA Plans

Guardian Choice for Families and Individuals (AZ, TX & UT)  
Guardian Basics, Essential & Preventive Plus Indemnity Plans (MT)  
Guardian Preferred for Families and Individuals (NJ)  
Guardian PPO for Families and Individuals (NY)  
Guardian PPO for Children (NY)

\*Plans may not be available in all states.

# Visit our website to view 2024 state plan options.\*

[dentalexchange.guardiandirect.com](https://dentalexchange.guardiandirect.com)

Easy to use benefits

## Dental Exchange

- ✓ Shop for affordable Guardian dental plans on [Healthcare.gov](https://www.healthcare.gov) or your state marketplace in [Idaho](#), [Minnesota](#), [New Jersey](#), [New York](#), [Pennsylvania](#), or [Virginia](#)
- ✓ [Special Enrollment Period](#) for coverage through 2023
- ✓ Make your payment. [Click here.](#)

Where do you live? ^

- Alabama
- Alaska
- Arizona

Explore Plans

\*Plans may not be available in all states.

The screenshot shows the Guardian website interface for Alabama dental plans. The top navigation bar includes a search bar, a link to open enrollment on the Marketplace, and links for Brokers, Providers, and English. Below the navigation bar, there are links for Dental Plans, Find A Dentist, Help Center, and Contact Us. The Guardian logo is prominently displayed. On the right side, there are links for Make a Payment and Login/Register. The main content area features a breadcrumb trail: Home / Dental Plans / Alabama. The headline reads "Plans as sweet as Alabama sweet tea". Below the headline, a paragraph states: "With our PPO plans, we offer a range of plans for you to choose from. Find one based on what's most important to you: flexibility, coverage or price." A link "Change your state of coverage." is provided. Below this, there is a "Viewing:" section with tabs for 2023 and 2024. Three plan cards are displayed, each labeled "PPO": "Essentials for Families and Individuals", "Preventive Plus for Families and Individuals", and "Basics for Families and Individuals". Each card includes links for "Plan Summary" and "Schedule of Benefits".



# Guardian® Essentials for Families and Individuals<sup>+</sup>

- **The Essentials** plan is a comprehensive traditional plan, covering all three classes of benefits; Preventive, Basic & Major.
- **The Essentials** plan also 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.
- 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.

<sup>+</sup>Deductibles, waiting periods, limitations and exclusions may vary by state.

## Co-Insurance

- INN & OON
- Preventive: 100%
- Basic: 50%
- Major: 50%

## Deductible

- Deductibles range from:
- INN: \$50.00 - \$100.00
- Family: \$50.00 - \$150.00

## Annual Maximum

- \$1,000.00 (NJ: \$1,200.00)

## Waiting Periods

- Preventive: None
- Basic: 6 months (30 days in specific states)
- Major: 12 months

# Guardian® Select for Families and Individuals<sup>+</sup>

- **The Select** plan is a comprehensive incentivized plan, covering all three classes of benefits; Preventive, Basic & Major.
- **The Select** plan also 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.
- 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.

<sup>+</sup>Deductibles, waiting periods, limitations and exclusions may vary by state.

## Co-Insurance

- Preventive: INN-100%; OON-70%
- Basic: INN-60%; OON-40%
- Major: INN-50%; OON-30%

## Deductible

- Deductibles range from:
- INN: \$50.00 - \$100.00
- Family: \$50.00 - \$150.00

## Annual Maximum

- \$800.00 (NJ: \$1,000.00)

## Waiting Periods

- Preventive: None
- Basic: 6 months (30 days in specific states)
- Major: 12 months

# Guardian® Basics for Families and Individuals<sup>+</sup>

- **The Basics** plan is for those that have no foreseeable need for major services. This plan does include Endo, Perio & Simple Extractions.
- **The Basics** plan also 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.
- 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.

<sup>+</sup>Deductibles, waiting periods, limitations and exclusions may vary by state.

## Co-Insurance

- INN & OON
- Preventive: 100%
- Basic: 60%
- Major: Not Covered

## Deductible

- Deductibles range from:
- INN: \$50.00 - \$100.00
- Family: \$50.00 - \$150.00

## Annual Maximum

- \$1,500.00 (NJ: \$1,000.00)

## Waiting Periods

- Preventive: None
- Basic: 6 months (30 days in specific states)
- Major: Not Covered

# Guardian® Preventive Plus for Families and Individuals<sup>+</sup>

- **The Preventive Plus** plan is for those that have a need for routine cleanings and check-ups.
- **The Preventive Plus** plan also 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.
- 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.

<sup>+</sup>Deductibles, waiting periods, limitations and exclusions may vary by state.

## Co-Insurance

- INN & OON
- Preventive: 100%
- Basic: 50%
- Major: Not Covered

## Deductible

- Deductibles range from:
- INN: \$50.00 - \$100.00
- Family: \$50.00 - \$150.00

## Annual Maximum

- \$1,000.00

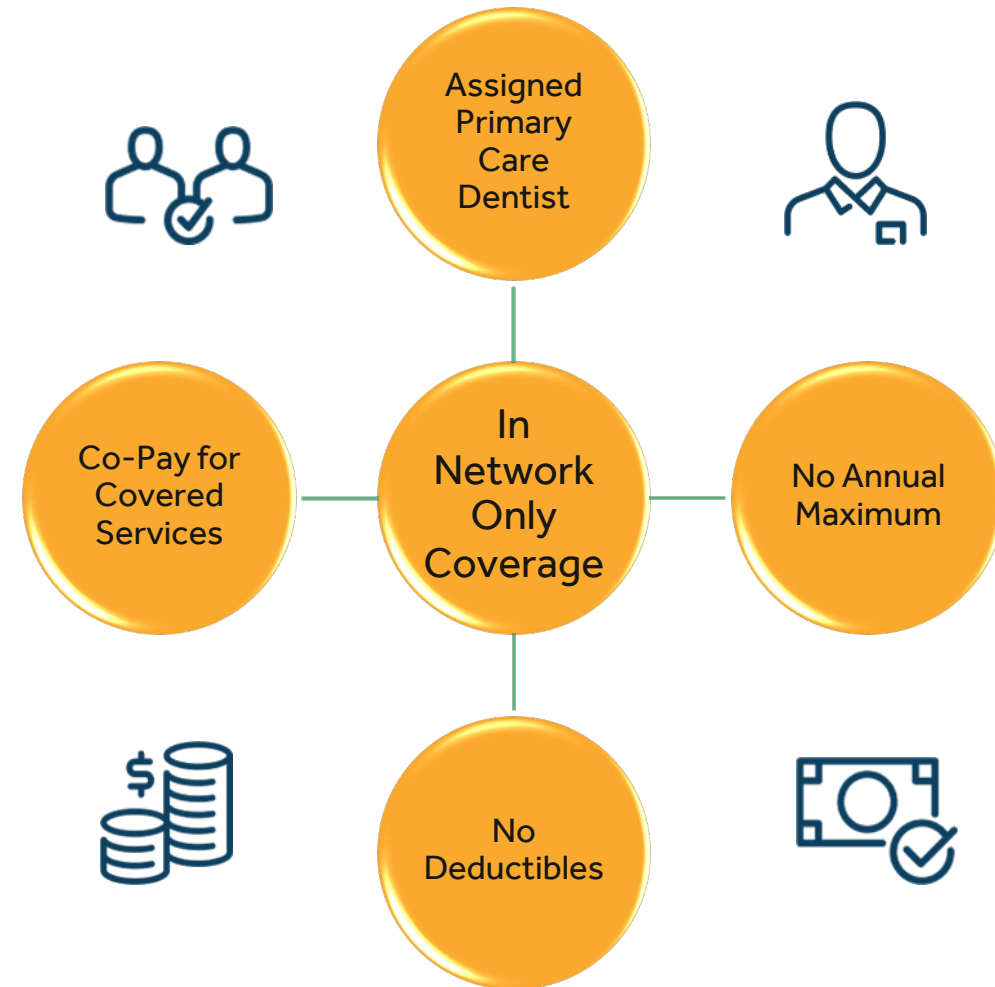
## Waiting Periods

- Preventive: None
- Basic: 6 months (30 days in specific states)
- Major: Not Covered

# ManagedCare DHMO for Families and Individuals<sup>+</sup>

- **The ManagedCare DHMO** plan allows you to choose to receive care from any participating dentist in the network and pay set co-pays for your office visits and services.
- **The ManagedCare DHMO** plan also 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.
- Under this plan, you must be assigned to a primary care dentist of your choice from our network of contracted providers. All care must be provided or arranged by your primary care dentist.

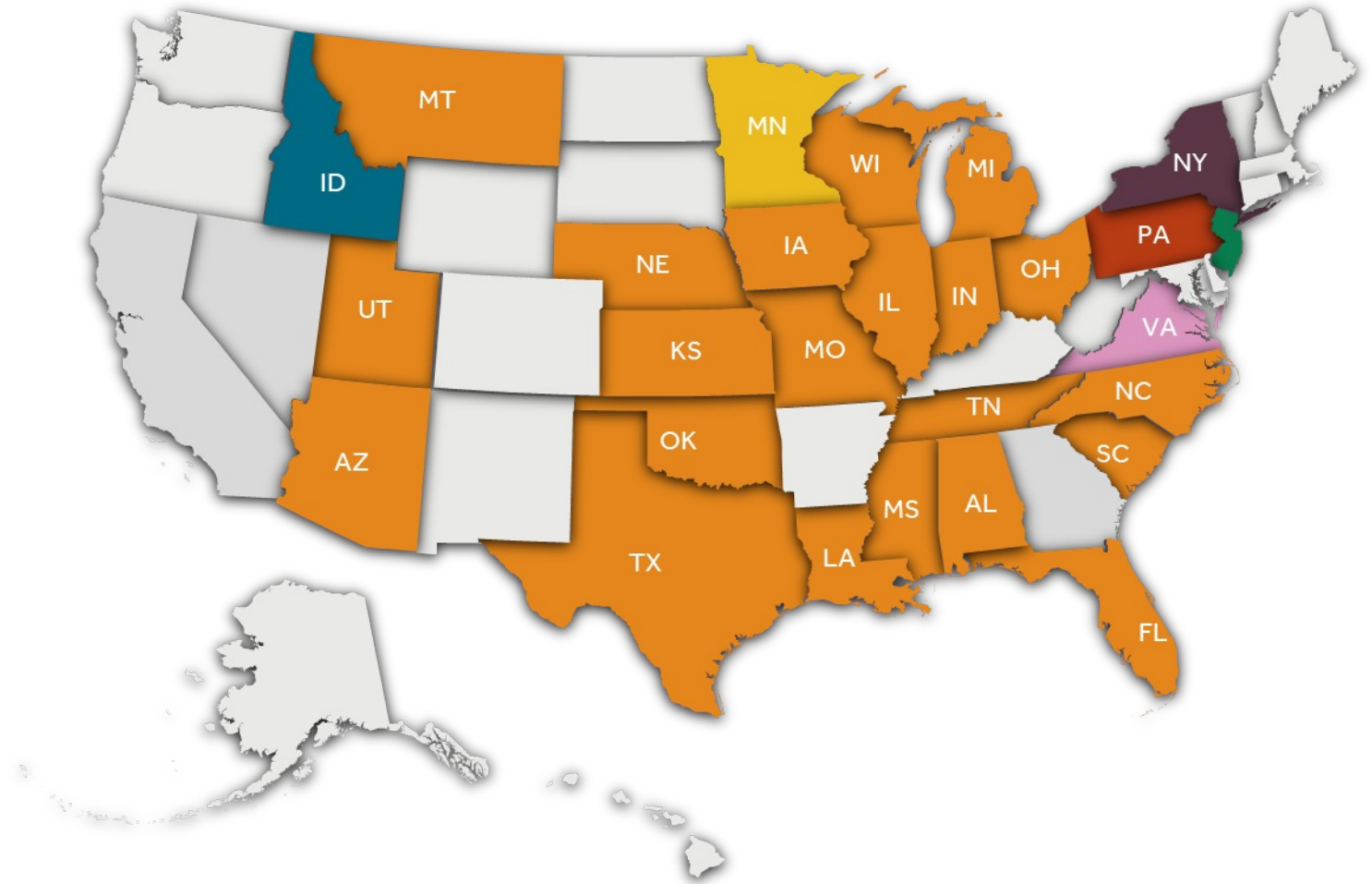
<sup>+</sup>Copayments, limitations and exclusions may vary by state.



# Guardian 2024 Service Areas

# 2024 Guardian Service Areas

- Federal Exchange
- Idaho State Exchange
- Minnesota State Exchange
- New Jersey State Exchange
- New York State Exchange
- Pennsylvania State Exchange
- Virginia State Exchange





# Find a Dentist



# Visit [dentalexchange.guardiandirect.com/find-a-dentist](https://dentalexchange.guardiandirect.com/find-a-dentist)

Members have two options when searching for a dentist, Quick Search and Advanced Search

Search It's open enrollment on the Marketplace. Click [here](#) to learn more. For Brokers For Providers English

Dental Plans Find A Dentist Help Center Contact Us Guardian Make a Payment Login/Register

Home / Find a Dentist

## Find a Network Dentist Near You.

[Quick Search](#) [Advanced Search](#)

Zip Code\* Enter your Zip Code e.g. 94588 Plan\* Select A Plan Find a Dentist



# Get Appointed with Guardian

# Interested in getting Appointed with Guardian?



Email our Broker Services Department, [brokerservices@glic.com](mailto:brokerservices@glic.com), and provide the following information.

Agent/Agency name

TIN or SSN

Email address of the individual authorized to sign the appointment documents.

If appointing an agency, include the below sub-producer's information:

First and last name

SSN

Email Address



Contact our Guardian Service Team @  
844-561-5600

# Visit

<https://dentalexchange.guardiandirect.com/brokers>

dentalexchange.guardiandirect.com/brokers

Know what you're looking for?

- Join as Individual Broker or Agency >
- Contact Us >
- FAQ >
- Resources >

## Have a question?

Take a peek at some of our FAQs. Don't see what you're looking for? We're here to help! Give us a call at 844-561-5600.

See All FAQs

How does a member pay their premium? ∨

Where can I learn about my commission? ∨

How can I access my commission schedule? ∨



# Welcome to Guardian on the Exchange

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