## **S** Guardian

# **Guardian Pandemic Support Program**

### Helping you take care of your oral health

We recognize the significant impact that the pandemic has had on your ability to receive dental care. As dental practices reopen for routine care, we are committed to ensuring that you can use your dental benefits while making it even more affordable for you to visit the dentist and take care of your oral health.

#### Your Guardian dental plan now includes the following features:

#### **Enhanced frequency limits**

- We have enhanced frequency limits on cleanings, exams, and fluoride treatments (if applicable) to a minimum of two per calendar year, based on your plan.
- This will be applied from July 1, 2020 through December 31, 2021.

#### **Enhancements for Dental Plans with Maximum Rollover\***

- Maximum Rollover allows you to rollover a portion of your unused annual maximum for use in the future.
- Previously, members with Maximum Rollover had to submit a paid claim to rollover funds. For the remainder of 2020, we will no longer require the claims submission. Even if you have not yet visited the dentist this year, we will rollover funds for use in the future.
- Effective January 1, 2021, you will have \$100 added to your Maximum Rollover Account so you have more funds to spend on care in the future.



Guardian has one of the largest nationwide dental networks making it easy to find a network dentist near you. Visit guardianlife.com or download our mobile app.

#### Please contact your employer with any questions.

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

\*Check with your employer to find out if your plan includes the enhanced Maximum Rollover Benefit. Subject to regulatory approval, where applicable. Also, the program is not available for MA, NJ and NY sitused groups. DentalGuard 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. Policy Form # GP-1-DG2000, et al., GP-1-DEN-16, GP-1-GVSN-17, GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America, New York, NY. ©Copyright 2020 The Guardian Life Insurance Company of America. All rights reserved.