

Why Guardian Dental

High quality dental insurance benefits are a must-have for companies and employees — and building trusted relationships by offering fresh options and professional consultation is a win for brokers. Guardian is here to make this easy. Built from years of experience, our products, network, and ongoing support go to work for you, ensuring that you and your clients are in good company.



A wealth of options

Different groups have different needs. Guide your clients through flexible coverage options designed to fit their priorities.

- Benefits can be employer-funded, voluntary, or contributory.
- We offer the freedom of PPO plans, the cost-savings of Managed Dental Care Plans (DHMO), or a combination through Dual Choice.
- ASO plans help control costs while offering the same features as fully insured plans.
- Innovative features like Maximum Rollover and Preventive Advantage pair oral wellness and savings together.



A powerful network

Offer your clients a robust network that brings affordable, discounted, and specialized dental care wherever they are.

- Members have access to one of the nation's strong networks of general dentists and specialists including pediatrics — ensuring members use their benefits with in-network care.
- A strong network results in high member utilization, which leads to in-network effective discounts that are higher than the industry average.¹



Trusted support

Draw on Guardian's thought leadership and proprietary research for insights that help you stay ahead in the industry.

- Our broker toolkit offers easy access to materials that help you educate and assist your clients.
- High member satisfaction lets you sell with confidence, with most claims turned around in 2 days or less with 99.7% accuracy.²
- Dependable, easy-to-reach customer service provides enrollment support, including education and decision-support tools across all channels.

With Guardian, you're in good company.

Learn more at guardiananytime.com.

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¹ 2017 Dental Actuarial Analytics (formerly Ruark) Study.
² Guardian Reporting 2017.

*Underwritten by: (IL)-First Commonwealth Insurance Company, (MO)-First Commonwealth of Missouri, (IN)-First Commonwealth Limited Health Services Corporation, (MI)-First Commonwealth Inc., (CA)-Managed Dental Care, (TX)-Managed DentalGuard, Inc. (DHMO), (NJ)-Managed DentalGuard, Inc., (FL, NY)-The Guardian Life Insurance Company of America. All First Commonwealth, Managed DentalGuard, Inc. and Managed Dental Care entities referenced are wholly-owned subsidiaries of The Guardian Life Insurance Company of America. Products are not available in all states. Limitations and exclusions apply. Plan documents are the final arbiter of coverage and are a summary only. Dental products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. Dental Policy Form No. GP-1-DG2000 et al. The Guardian Life Insurance Company of America®(Guardian), GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America®