



October 9, 2019

Alden Management Services Business Managers Meeting

Dental Network and Claims Results

One of the nation's strongest dental networks

- 4,580 PPO providers in the Chicago MSA out of 9,053 total = 50.6% of available providers in network (increase of 312 providers from last year)
- 347 DHMO dental offices in the Chicago MSA while the next closest competitor has 264. The network has been stable with 346 DHMO dental offices in the Chicago MSA last year

12.78
MILLION

Claims processed



1.9 days - average claims
turnaround time



99.8%

Overall financial
Accuracy score



37.3% national
PPO average
discount



46% PPO growth
over the last five
years

Guardian PPO and DHMO Comparison

Guardian PPO	Guardian DHMO
<ul style="list-style-type: none">• You have the freedom to visit any licensed dentist or specialist• If you visit an <u>in network</u> dentist you will have less out-of-pocket as Guardian dentists have agreed to accept discounts• You do not need a referral to visit any specialist• Your dental plan will cover eligible dental expenses after you meet any applicable waiting periods and meet any deductibles• Your plan is based on coinsurance levels that determine the percentage of costs covered by the plan for different types of services	<ul style="list-style-type: none">• There are no annual dollar maximums• There are no deductibles• No office visit copay• Member out-of-pocket based on copay schedule• You select a DHMO network Primary Care Dentist to manage all your dental health care needs and he/she will refer you to visit any network specialist• Each family member can have a different Primary Care Dentist

Please make note of the PCDID# for the DHMO plan and include when enrolling.

Dental Plans Overview January 1, 2020 to December 31, 2020

	DHMO 4000	PPO 2		PPO 1	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Services	Scheduled copay	100%	100%	100%	100%
Basic Services	Scheduled copay	80%	80%	80%	80%
Major Services	Scheduled copay	50%	50%	50%	50%
Orthodontia	Scheduled copay adult and child(ren)	Not covered	Not covered	50% child(ren)	50% child(ren)
Deductible	N/A, \$0 office visit copay	\$50 (waived for preventive)	\$75 (waived for preventive)	\$50 (waived for preventive)	\$50 (waived for preventive)
Annual Max	Unlimited	\$1,000	\$1,000	\$1,000	\$1,000
Lifetime Ortho Max	N/A	N/A	N/A	\$1500	\$1500
Preventive Services					
Exams/Cleanings 1 every 6 months	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Fluoride	Covered at 100% 1 every 6 months	Covered at 100% 1 every 6 months to age 19	Covered at 100% 1 every 6 months to age 19	Covered at 100% 1 every 6 months to age 19	Covered at 100% 1 every 6 months to age 19
Sealants	Covered at 100% 1 per 18 months to age 16	Covered at 100% 1 per 36 months to age 16	Covered at 100% 1 per 36 months to age 16	Covered at 100% 1 per 36 months to age 16	Covered at 100% 1 per 36 months to age 16
Basic Services					
X-rays – bitewing 1 every 6 months, full mouth 1	Covered at 100%	Covered at 80%	Covered at 80%	Covered at 80%	Covered at 80%
Fillings	Scheduled copay - Amalgam and Composite Resin	Covered at 80% - Amalgam and Composite Resin	Covered at 80% - Amalgam and Composite Resin	Covered at 80% - Amalgam and Composite Resin	Covered at 80% - Amalgam and Composite Resin
Extractions	Scheduled copay	Covered at 50%	Covered at 50%	Covered at 80%	Covered at 80%
Periodontics	Scheduled copay - Scaling and root planing 1 every 12 months	Covered at 50% Scaling and root planning 1 every 24 months	Covered at 50% Scaling and root planning 1 every 24 months	Covered at 80% Scaling and root planning 1 every 24 months	Covered at 80% Scaling and root planning 1 every 24 months
Endodontics	Scheduled copay	Covered at 50%	Covered at 50%	Covered at 80%	Covered at 80%
General Anesthesia	Scheduled copay	Covered at 50%	Covered at 50%	Covered at 80%	Covered at 80%
Oral Surgery	Scheduled copay	Covered at 50%	Covered at 50%	Covered at 80%	Covered at 80%
Major Services					
Crowns/Inlays/Onlays	1 per 5 years	Covered at 50% 1 per 5 yrs			
Prostodontics	1 per 5 years	Covered at 50% 1 per 5 yrs			
Implants	Not covered	Not covered	Not covered	Not covered	Not covered



Plan Enhancements for 2020: Increase Out of Network Coinsurance on Preventive for PPO Plan 1 from 80% to 100%.
Increase in Orthodontia Maximum for PPO Plan 2 from \$750 to \$1,500.

1,000 1,000 1,000

Guardian Anytime® for Your Employees

Find an in-network dentist

- Click on Find a Provider and select plan type

View/print your ID card

- Provide group ID number to dentist at first visit

Access to an array of tools

- Educational articles, dental cost estimator tool

Chat feature

Speak to a live representative

- About benefits, claims inquiries, or help using the Guardian Anytime web site

App Available for iPhone
& Android



ID Cards



Claims



Tools



Forms



Articles

1-800-541-7846

Monday – Friday

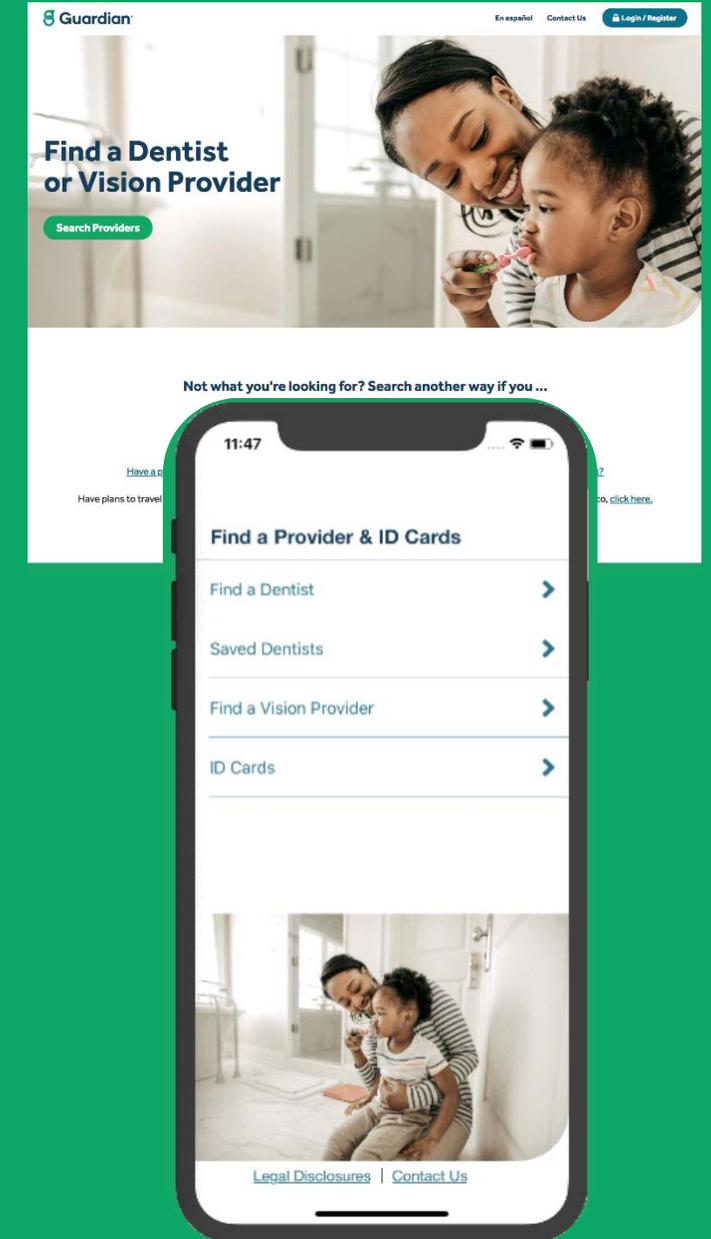
7:00 AM to 7:30 PM CST

Guardian Anytime® Find a Provider App

Tools That Make Benefits Easier and More Accessible

Guardian's Network in the Palm of Your Hand

- Find A Provider & ID Card App for iPhone® and Android™ smartphones
- Locate dental providers
 - Search by name and location for contact information, interactive maps and directions
 - Customized search, create a list of “favorite” providers, and more
- View dental member identification cards



How to Register for Guardian Anytime

Register at guardiananytime.com

1

Mobile App

Guardian

Login to Access Your Account

User ID [Forgot User ID?](#)

Password [Forgot Password?](#)

Sign in

[Register Now](#)

Online

Login to Access Your Account

User ID [Forgot User ID?](#)

Password [Forgot Password?](#)

Submit

[Register Now](#)
[Need Language Assistance?](#)

Guardian

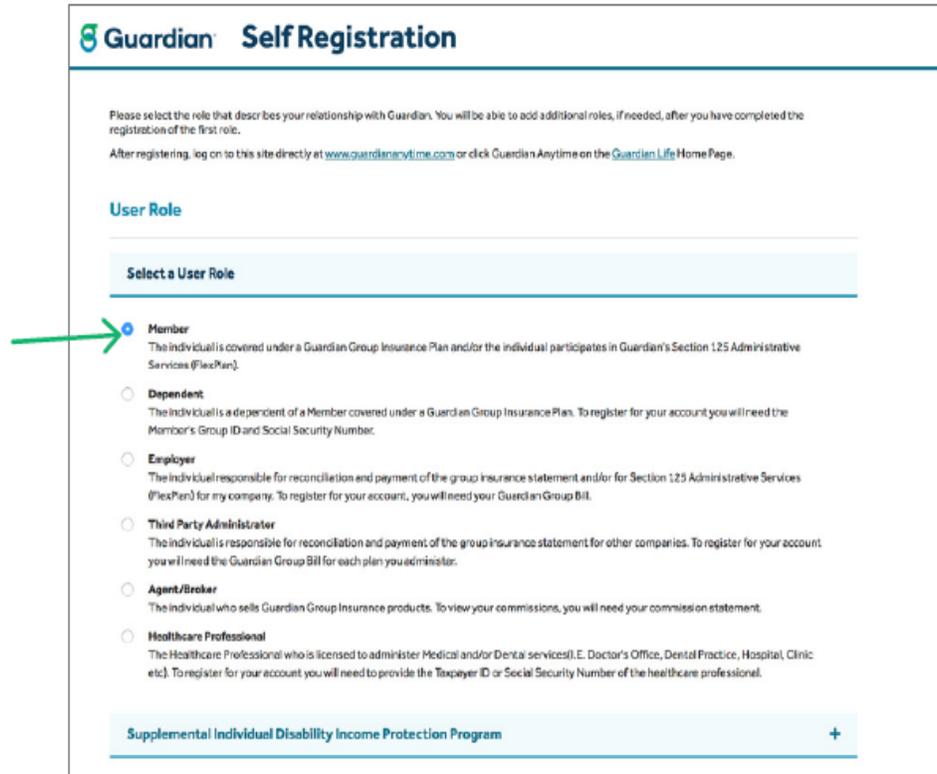
[Find a Provider](#) | [Forms](#) | [Disability Claims](#) | [My Case Status](#) | [Contact Us \(Secure\)](#) | [Login / Register](#)

[Employers](#) ▾ | [Employees](#) ▾ | [Brokers](#) ▾ | [Providers](#) ▾ | [Insights And Perspectives](#) ▾

How to Register for Guardian Anytime

Register at guardiananytime.com

2 Choose your User Role by selecting "Member"



Guardian Self Registration

Please select the role that describes your relationship with Guardian. You will be able to add additional roles, if needed, after you have completed the registration of the first role.

After registering, log on to this site directly at www.guardiananytime.com or click Guardian Anytime on the [Guardian Life Home Page](#).

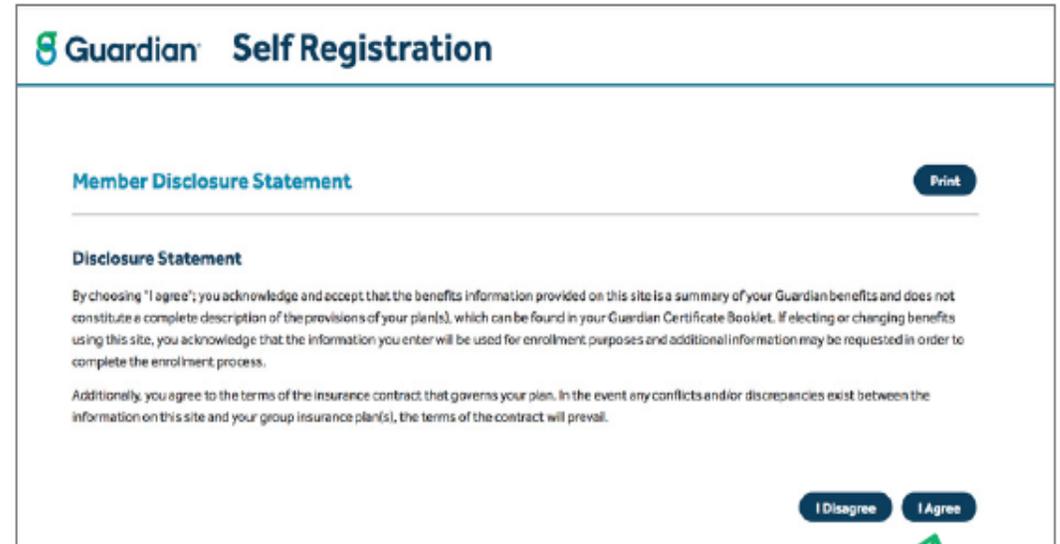
User Role

Select a User Role

- Member**
The individual is covered under a Guardian Group Insurance Plan and/or the individual participates in Guardian's Section 125 Administrative Services (FlexPlan).
- Dependent**
The individual is a dependent of a Member covered under a Guardian Group Insurance Plan. To register for your account you will need the Member's Group ID and Social Security Number.
- Employer**
The individual responsible for reconciliation and payment of the group insurance statement and/or for Section 125 Administrative Services (FlexPlan) for my company. To register for your account, you will need your Guardian Group Bill.
- Third Party Administrator**
The individual is responsible for reconciliation and payment of the group insurance statement for other companies. To register for your account you will need the Guardian Group Bill for each plan you administer.
- Agent/Broker**
The individual who sells Guardian Group Insurance products. To view your commissions, you will need your commission statement.
- Healthcare Professional**
The Healthcare Professional who is licensed to administer Medical and/or Dental services (i.e. Doctor's Office, Dental Practice, Hospital, Clinic etc). To register for your account you will need to provide the Taxpayer ID or Social Security Number of the healthcare professional.

Supplemental Individual Disability Income Protection Program +

3 You must choose "I Agree" to the Member Disclosure Statement in order to continue



Guardian Self Registration

Member Disclosure Statement Print

Disclosure Statement

By choosing "I agree", you acknowledge and accept that the benefits information provided on this site is a summary of your Guardian benefits and does not constitute a complete description of the provisions of your plan(s), which can be found in your Guardian Certificate Booklet. If electing or changing benefits using this site, you acknowledge that the information you enter will be used for enrollment purposes and additional information may be requested in order to complete the enrollment process.

Additionally, you agree to the terms of the insurance contract that governs your plan. In the event any conflicts and/or discrepancies exist between the information on this site and your group insurance plan(s), the terms of the contract will prevail.

I Disagree I Agree

How to Register for Guardian Anytime

Register at guardiananytime.com

- 5** Complete the process by creating a User Name and Password that you'll remember, then click the "Submit" button

The screenshot shows the registration form with the following sections:

- Create a User Name and Password:** Includes fields for User ID, Password, and Confirm Password. A link for "Guidelines for User ID and Password" is provided.
- Challenge Questions:** Three challenge questions with dropdown menus for selection and corresponding answer fields. A link for "Guidelines for Challenge Answer" is provided.
- Electronic Consent:** A scrollable area containing the text of the "VOLUNTARY CONSENT TO RECEIVE THE ELECTRONIC TRANSMISSION OF DOCUMENTS" from The Guardian Life Insurance Company of America.
- E-Mail Address:** Fields for E-Mail Address and Confirm E-Mail Address.
- Buttons:** "Cancel" and "Submit" buttons at the bottom right.

User ID and Password Guidelines

Guidelines for creating your User ID :

- Must be at least 8 characters in length.
- Must not be more than 50 characters in length.
- Must be a combination of letters and numbers.
- Must not contain special characters such as #, @, \$, !, / etc
- Must not contain spaces.
- User ID's are not case sensitive.

Guidelines for creating your Password:

- Minimum of 8 characters and maximum of 50 characters in length.
- Must contain at least one uppercase letter, one lowercase letter, one special character (except < > / ' ") or one number.
- Must not contain spaces.
- Your password is case sensitive.
- Must not contain your first name, last name, User ID or e-mail address.
- Must not contain more than 2 consecutive identical characters.

- 6** Click the "Submit" button to finish

College Tuition Benefit Program

Guardian coverage can help pay for college

For every year an employee participates in the Guardian Dental plan they can earn Tuition Reward® Points that can help pay for up to one year's tuition.

- Members earn 2,000 Tuition Reward Points annually, per product
- One Tuition Reward point = \$1.00 in tuition reduction
- Available for covered member's children, stepchildren, grandchildren, nieces, nephews and Godchildren
- Tuition Rewards can be used at over 400 participating private colleges and universities
- Each registered student receives a \$500 reward point bonus
- There is no limit on the number of students that you can sponsor
- As of October 1, 2019 there are 172 Alden Management Services employees registered for the program

¹ Trends in College Pricing, 2018, New York: The College Board. © 2018 The College Board. www.collegeboard.org .

Did you know?



\$143,320

The average cost of four years of private college tuition¹

College Tuition Benefit Program

Guardian coverage can help pay for college

Rewards can add up fast! Here is an example of how it works.¹

A member with Guardian Dental over 7 years can help a 12-year old reduce his or her tuition by \$16,500, spread evenly over 4 years of college.



¹ For illustrative purposes only.

The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states.



Guardian College Tuition Benefit Program

It's easy to get started!

Step 1: Register in the College Tuition Benefit Program at www.Guardian.CollegeTuitionBenefit.com

Step 2: Following registration, you will receive a welcome email to log in to see the points posted to your account and add additional eligible students

Step 3: You must register students by August 24th of the year the student begins 11th grade.

The last day for allocating earned Tuition Rewards to a student registered in your Rewards account is August 24 of the year the student begins 12th grade.

The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states.