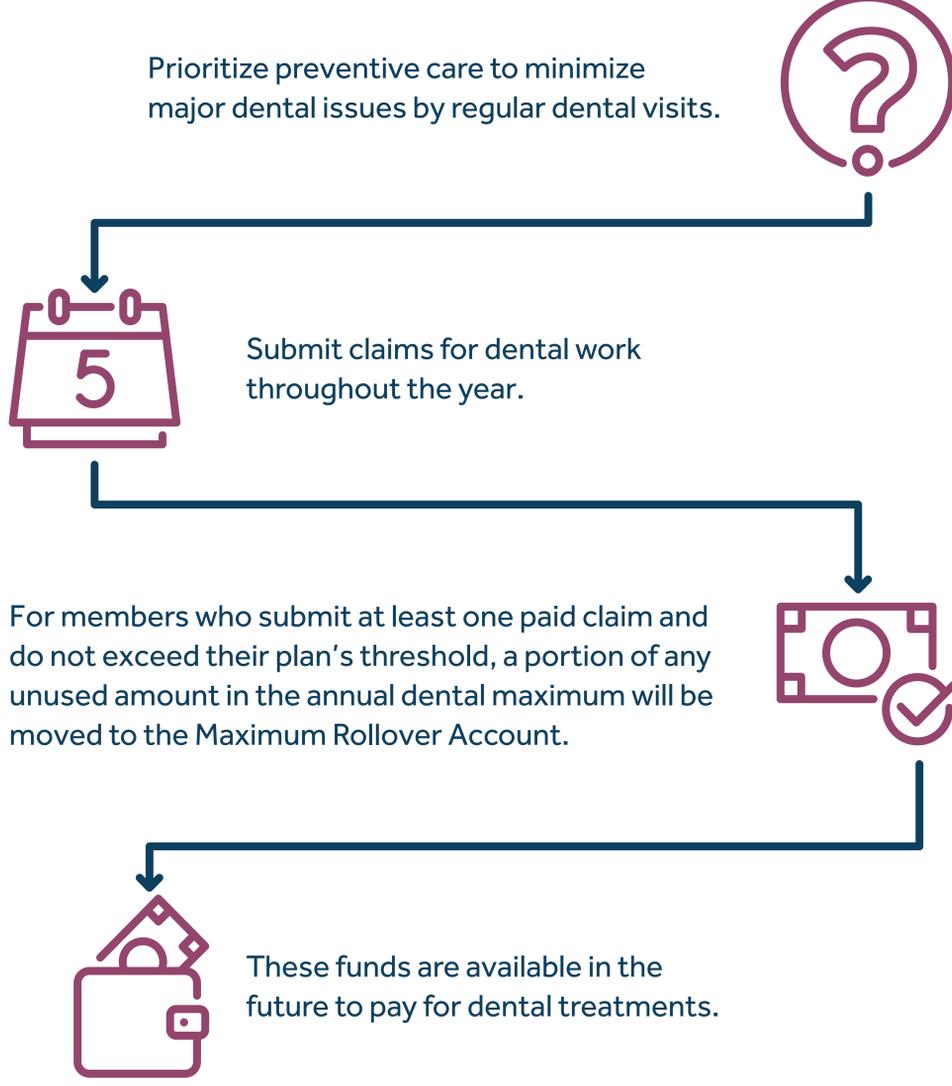


Guardian Dental Maximum Rollover

How preventive care pays off in the long run

Preventive care can help avoid costs of serious oral health issues later on. With Maximum Rollover from Guardian®, members are rewarded for taking care of their oral health with funds they can roll over to use as needed in the future.

Here's how it works:



Pro tip: If care is provided by dentists in the network, more money can be rolled over.

Here's an example of a plan with a \$1,000 annual maximum:

Andy's Dental Insurance Plan

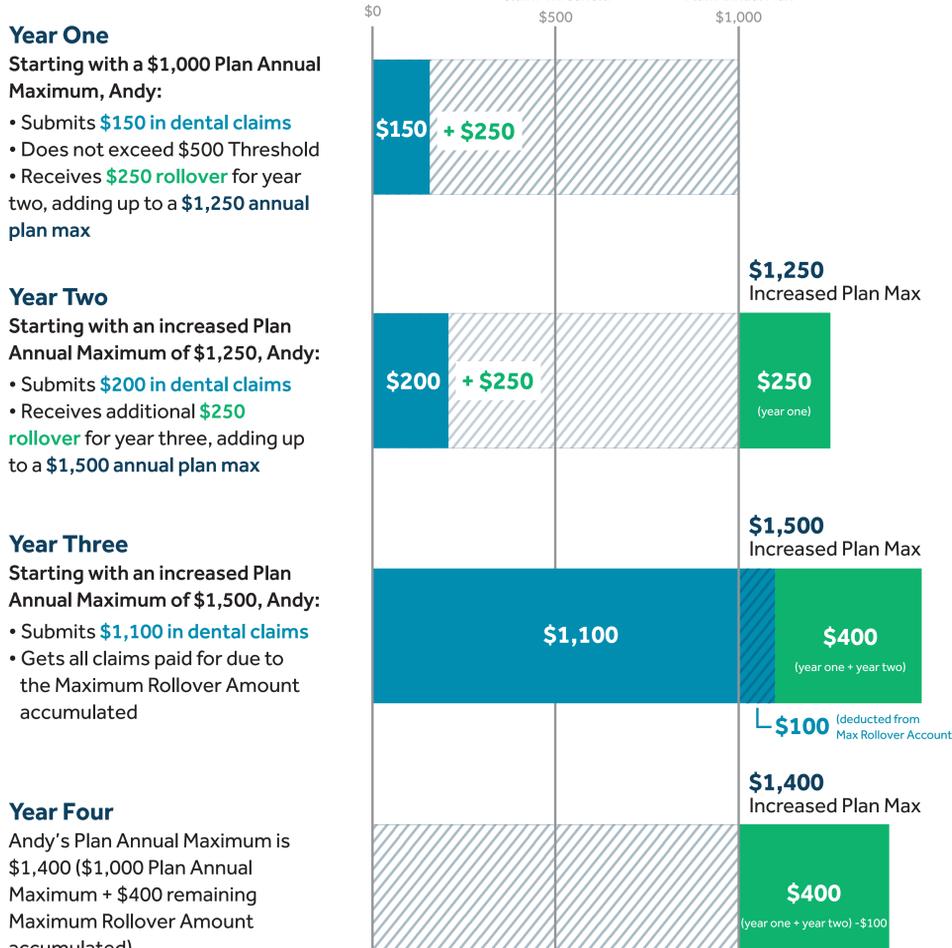


Plan Annual Maximum*	\$1,000	Amount of Maximum Claims Reimbursement
Threshold	\$500	Claims amount that determines rollover eligibility
Maximum Rollover Amount	\$250	Additional dollars added to Plan Annual Maximum for future years
In-Network Only Rollover Amount	\$350	Additional dollars added to Plan Annual Maximum for future years, if only in-network providers were used during the benefit year
Maximum Rollover Account Limit	\$1,000	The maximum amount of rollover dollars that can be kept in the Maximum Rollover Account

* The annual maximum is the amount that a dental insurance company will pay out toward claims in a calendar year.

Sample Plan

■ Claims ■ Rollover ☑ Annual Max



Cycle of Health



Discover more about how preventive care can maximize your benefits on guardiananytime.com.