



# Dental coverage that gives college students a reason to smile

Affordable dental care now can help you avoid expensive issues later

Did you know that your oral health is very closely connected to your overall health and well-being? That's right. And skipping out on regular dental care can increase your risk for conditions like gum disease, diabetes, pneumonia, cardiovascular disease, and more<sup>1</sup> – which can be expensive and complicated to manage.

So while selecting your own dental coverage may be new to you, it's an important factor in keeping you healthy across your **mind, body, and wallet**<sup>®</sup>. With Guardian, dental plans are easy to understand and designed to support your overall well-being, so you can think, feel, and be your best self.

## Here's what's covered with Guardian

- 100% of preventive care, like cleanings, exams, and x-rays
- A portion of basic care, like fillings and extractions
- A portion of major care, like crowns and root canals
- Teledentistry evaluations and emergency treatments
- Teeth whitening available under some plans

## We offer a variety of plans

You have the flexibility to choose the plan that works best for your individual needs and budget. While reviewing, keep in mind that each plan has different levels of co-insurance for basic and major services, as well as varying waiting periods and out-of-pocket maximums. Here's a quick look at what's included under each plan.



**Out-of-pocket maximum:** the maximum amount of money you're responsible to pay for covered dental care services in a plan year. If you meet the limit, your plan will pay 100% of all covered dental care costs for the rest of the plan year.



**Co-insurance:** the percentage of covered dental care costs that you're responsible for paying after you've met your deductible. Guardian will cover the remaining portion.

## How to enroll

- Find a plan and compare options based on your dental needs and monthly budget
- Check to see if your dentist is part of the Guardian network or search for a new in-network dentist near you
- Take just a few minutes to sign up for the coverage that's right for you
- If it's helpful, set up automatic monthly payments so you don't have to think about it



Guardian dental plan options

	<b>Premier</b> Starting at \$57/month	<b>Diamond</b> Starting at \$37/month	<b>Achiever</b> Starting at \$29/month	<b>Core</b> Starting at \$19/month	<b>Starter</b> Starting at \$15/month
<b>Preventive care</b>	✓	✓	✓	✓	✓
<b>Basic care</b>	✓	✓	✓	✓	✓
<b>Major care</b>	✓	✓	✓	✓	
<b>Teeth whitening</b>	✓	✓			

**Poor oral health correlates with low self-esteem, anxiety, and depression. In fact, of those who rate their oral health “fair” or “poor”:**

- 45%** don't smile often<sup>2</sup>
- 41%** lack self-confidence<sup>3</sup>
- 32%** experience increased anxiety<sup>4</sup>
- 21%** experience depression<sup>5</sup>
- 23%** avoid social situations<sup>6</sup>
- 38%** have low self-esteem

Don't let a lack of dental coverage keep you from being the confident social butterfly you want to be in your college years.

Remember, staying on top of your oral health now can help keep you healthy and prevent more costly issues in the future. That's why we're here to help make getting covered as easy as possible for you.

**Find and compare plan options to see what's right for you at <https://www.guardianlife.com/partners/ahp-dental>**

**The Guardian Life Insurance Company of America**  
guardianlife.com

New York, NY  
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1,2,3,4,5,6 An Ounce of Prevention: The link between preventive dental care, better oral health, and overall wellness, Guardian, 2024

Please refer to your plan documents for a complete list of limitations and exclusions. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only. Dental provider networks vary by state, by market and by plan type. Rates are guaranteed for one year for the plan of benefits initially selected. Policies renew annually. Policy Form#IP-DEN-16-et al.

Teeth whitening benefits may be considered taxable income. Furthermore, the IRS considers teeth whitening to be a cosmetic procedure, such that out-of-pocket costs for teeth whitening are not medical care expenses for tax purposes. Guardian does not provide tax or legal advice. Please consult your personal tax or legal advisor for more information on the tax consequences of teeth whitening coverage.

IMPORTANT INFORMATION ABOUT GUARDIAN'S DENTALGUARD INDEMNITY AND GUARDIAN ADVANTAGE PPO PLANS.

Dental PPO plans provide in-network and out-of-network benefits. Use of an in-network provider may result in reduced out of pocket costs.

Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Waiting periods may also apply for some services.

Unless specified in the policy, individual dental plans do not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment.

Individual dental plans limit benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic and prosthodontic services.

Listed services, exclusions and limitations do not constitute a contract and are a summary only.

Plans availability, benefits and deductibles may vary by state.

Coverage begins on the first of the month following enrollment when paying with credit card or ACH. Waiting period may vary by state.

Guardian Dental is a separate entity from Academic HealthPlans, Inc. (AHP) Part of the Brown & Brown Team