

ADDITIONAL INFORMATION ABOUT PLAN PPO VP

Maximum Rollover

Save Your Dental Annual Maximum Dollars For a Time When You Need Them Most!

The Maximum Rollover provision is included with your PPO Plan VP. With the Maximum Rollover provision, Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA) increasing the amount of your annual plan maximum the following year.

Even better, if you use the services of DentalGuard PPO providers exclusively during the benefit year (June 1 – May 31), Guardian will increase the amount credited to your MRA.

To qualify, you must submit a claim during the plan year for covered services (including preventive care) and not exceed the paid claims threshold during the benefit period. You and your insured dependents maintain separate MRAs based on your own personal claim activity. Each MRA may not exceed the MRA limit. You will receive an annual MRA statement detailing your account and those of your dependents.

<u>Plan Annual Maximum</u>	<u>Threshold</u>	<u>Max Rollover Amount</u>	<u>In-Network Only Maximum Rollover Amount</u>	<u>Maximum Rollover Account Limit</u>
\$1,000	\$500	\$250	\$350	\$1,000

Our plan year is from June 1 – May 31 of each year. If you enroll in this plan with a March, April or May effective date, your maximum rollover benefit will begin the following June.

Use a PPO Provider Whenever Possible

You can use any dentist you want with the PPO Plan VP. However, if you use a provider within the DentalGuard Preferred PPO you will receive a discount and pay less for your services. There are several ways to find DentalGuard providers:

- 1) Visit www.GuardianLife.com (Resources: Provider Online Search; Find a Dentist; Select a Plan = PPO. Enter zip code; Choose a Network = DentalGuard Preferred.)
- 2) If you have e-mail, call Liberty Insurance Group at 262-785-1221 and ask us to e-mail the list to you.
- 3) Call Guardian at 1-866-302-4542 and ask them to mail you a list of Dental Guard Preferred providers.

Guardian Anytime

Helpful benefit information is available 24/7 online. Sign up at www.guardianlife.com. Review your benefits. Look up coverage amounts. Check the status of a claim. Find a provider.