



11/06/23

Santa Clara University

Larry Daniels

Behind every bright future
is a Guardian™

As one of the largest mutual
insurance companies, we
know what matters most:
putting the needs of our
customers first.



160+

years of experience
protecting
families with
insurance solutions

29

Serving 29 million
customers*

250

Fortune 250 company with a strong
foundation

* Guardian internal reporting, 2022

 Guardian

Enrollment | Santa Clara University

Your well-being is our focus

Doing well means being your best.

Helping you reach your goals is our goal.

The past few years have been challenging, and now more than ever taking care of your **emotional**, **physical**, and **financial health** matters.

Because when you feel well you think well, when you think well you perform well, and when you perform well everyone does better.



Mind

Keeping a healthy sense of connection, self-confidence, and support



Body

Maintaining health levels of physical activity, diet, sleep and nutrition



Wallet

Satisfaction with current financial needs

Savings and choice through our powerful network

Dental Insurance

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. This policy provides dental insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. Generic Policy Form #GP-1-DG2000, et al; GP-1-DEN-16; DG7-P. The state approved form is the governing document.

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Dental Insurance from Guardian can help protect your health

Quality Care, Choice, and Cost Savings

- Provides access to one of the nation's largest dental networks
- Can save you money if you use a Guardian in-network dentist
- Helps protect your health with quality preventive care
- Helps pay for more extensive and often unexpected expenses such as fillings, crowns, and root canals



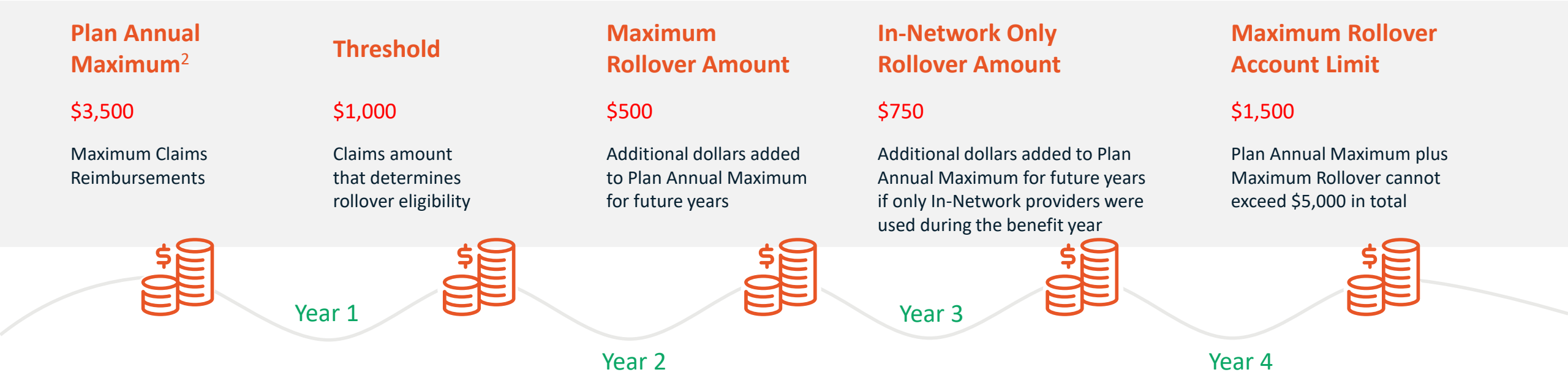
Your Guardian PPO Dental Plan

DentalGuard Preferred	In-Network	Out-of-Network
Plan Year Deductible: Individual Family Limit Waived for	\$25 3 per family Preventive	\$25 3 per family Preventive
Charges covered for you (co-insurance): Preventive Care (e.g. cleanings) Basic Care (e.g. fillings) Major Care (e.g. crowns, dentures) Orthodontia	100% 100% 60% 50%	100% 80% 50% 50%
Annual Maximum Benefit	\$3,500	\$3,500
Maximum Rollover Rollover Threshold Rollover Amount Rollover In-network Amount Rollover Account Limit	Yes \$1,000 \$500 \$750 \$1,500	Yes \$1,000 \$500 \$750 \$1,500
Lifetime Orthodontia Maximum	\$3,000	\$3,000
Dependent Age (Non-student/student)	To age 26	To age 26

Get the ‘Maximum’ from Your Dental Benefits

Here is an example of how the Maximum Rollover feature works¹

- Guardian rolls over a portion of your unused annual maximum into your Maximum Rollover Account (MRA)
- To qualify you must have one visit with a paid claim and must not have exceeded the paid claims threshold
- Your MRA may not exceed the MRA limit.



¹ For illustrative purposes only. Covered benefits and benefit amounts may vary by employer-sponsored plan. See your plan for specific coverage amounts. ² If a plan has a different annual maximum for PPO benefits vs non-PPO benefits, (\$1500 PPO/\$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

Dental Treatment in Progress

What happens if I'm in the middle of a dental treatment and my plan is switched to a Guardian dental plan?

If Guardian takes over a plan and an employee or dependent is in the middle of treatment (such as a root canal, crown, bridge or denture), this is how we will handle the claim:

- Guardian goes by the **Prep-date**, which is the date the tooth is opened to start treatment. If the prep-date occurs while insured under the Guardian plan, then the claim would be ours. If the prep-date is prior to being insured on the Guardian plan, then the claim belongs to the prior carrier.
- Some insurance carriers use the **Seat-date**, which is the day the work is finished. If the prior carrier uses the seat-date, and the Guardian uses the prep-date, then the Guardian would pay the claim. However, we would need the denial from the prior carrier before we would consider and pay the claim.

If an employee terminates and they are in the middle of treatment, they would have 31 days to finish the work and the Guardian would pay for it.



Orthodontia Treatment in Progress

What if I've started orthodontic treatment and my dental plan is switched to a Guardian dental plan?

When an orthodontic appliance is inserted prior to a member's effective date, Guardian will cover a portion of the treatment, utilizing the no loss no gain provision.

Based on the original treatment plan, we determine the portion of charges incurred by the member prior to being covered by the Guardian dental plan and deduct them from the total charges.

What we pay is based on the remaining charges.

We limit what we consider of the proposed treatment plan to the shorter of the proposed length of treatment, or two years from the date the orthodontic treatment started.

Also, we enforce the plan's orthodontic benefit maximum by reducing the total benefit that Guardian would pay by the amount paid by the prior carrier, if applicable.



What are my dental costs going to be?

Find out with a pre-treatment review

Follow the simple steps below:

1. Ask your dentist to submit the proposed dental treatment plan to Guardian or fax the treatment plan to **509-465-3404**.
2. We will review the treatment plan and create an estimate.
3. Estimate will be sent to you and your dentist.

A pre-treatment review is optional, however it's recommended if you are needing non-routine services.



It's easy to use your Guardian dental benefits

No ID cards needed

Simply provide your Group ID number at your first office visit: 056564

Or, access your ID card online:

- **Mobile App:** Download Guardian's Provider and ID Card app to your mobile phone or tablet
- **Online:** Go to guardianlife.com and select Register & Login, then access your ID card in the Forms and Materials section

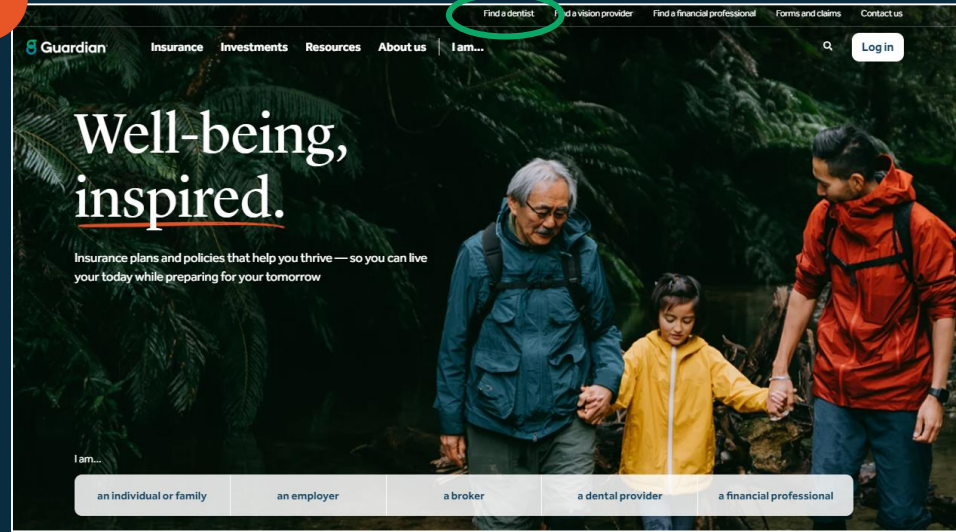


How to Find a Dental Provider

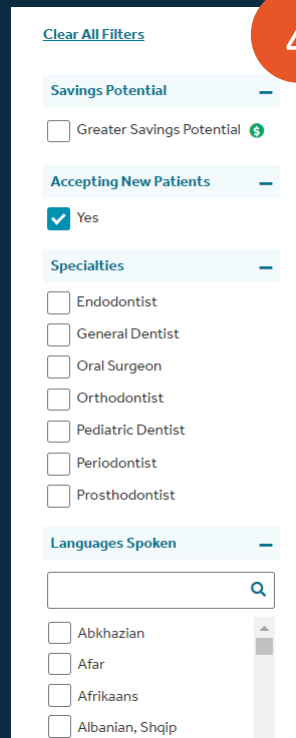
Smile. Finding a dentist in the Guardian network is easy.

1. Go to guardianlife.com and click “Find a dentist”
2. Under “Dental benefits from your workplace” click “Find a dentist”
3. Search for a dentist in your area
 - Select the Plan Type
 - Enter your search parameters
4. Customize your search by distance, specialty, and language spoken

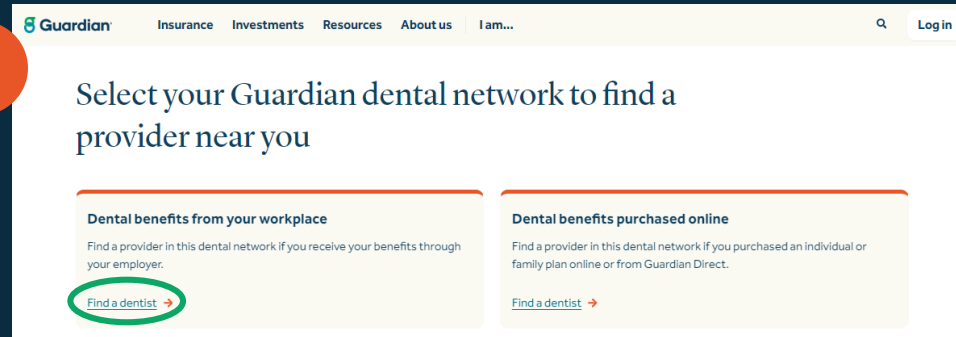
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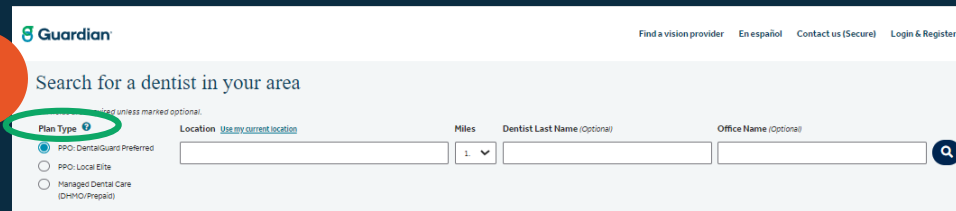
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2



3



Away from your computer? No problem.

Download the Guardian Provider app to your phone or tablet and find a dentist on the go. Visit guardianlife.com to download the app.

Summary of Plan Limitations and Exclusions

- This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Limitations apply to specific dental services. The plan doesn't pay for any service that doesn't meet professionally recognized standards of dental practice. This information doesn't constitute a contract and is a summary only. The Guardian plan documents are the final arbiter of coverage.

How to Enroll in Guardian Benefits

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2022-139920 (Exp 06/24)

It's easy to enroll

Your enrollment period is from: 11/7/23 – 11/27/23

Get started

Visit the Santa Clara University enrollment portal to enroll

Questions?

Get answers to your Guardian benefits questions during this enrollment period.

Employee Benefits Hotline

(888) 600-1600

M-F, 8 am – 8:30 pm ET

Refer to your Group ID number: 056564

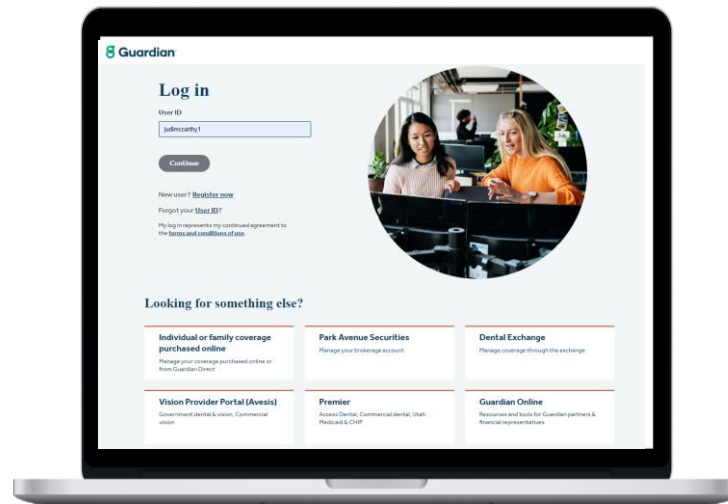
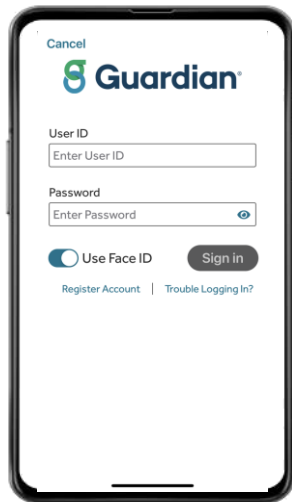


How to Register and Enroll on Guardian Anytime

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How to register for and access your benefits on Guardian Anytime

1. Go to guardianlife.com and click on “Log in”
2. Choose “Register now” and select “Guardian Anytime”
3. Select “employee” for yourself or “child, spouse or partner” for your dependents
4. Complete the self registration process, click **Submit**, and you’re done.



Services available to you on Guardian Anytime

- Find a provider and estimate costs
- Check claim status and receive emails when claims are paid
- View, download and print materials:
 - Benefit summaries
 - Forms
 - Certificate booklets
 - Member ID cards
 - Provider directories

For assistance, contact Guardian’s Customer Response Unit

Helpline (800) 627-4200

Monday - Friday, 8:00am – 8:00 pm EST

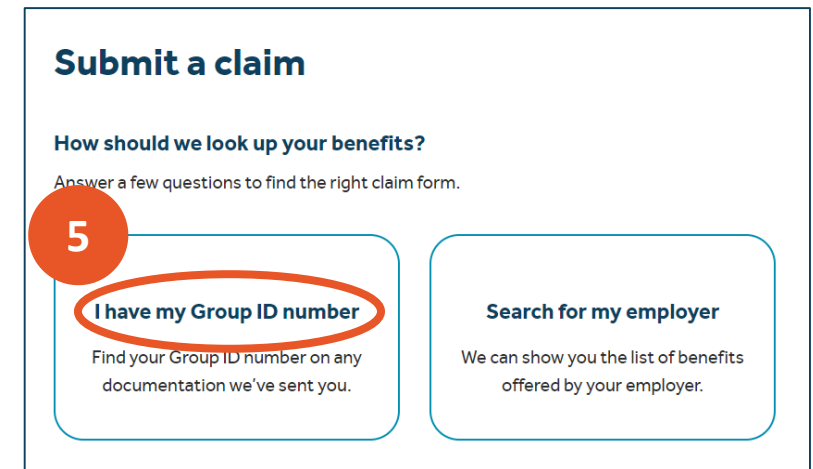
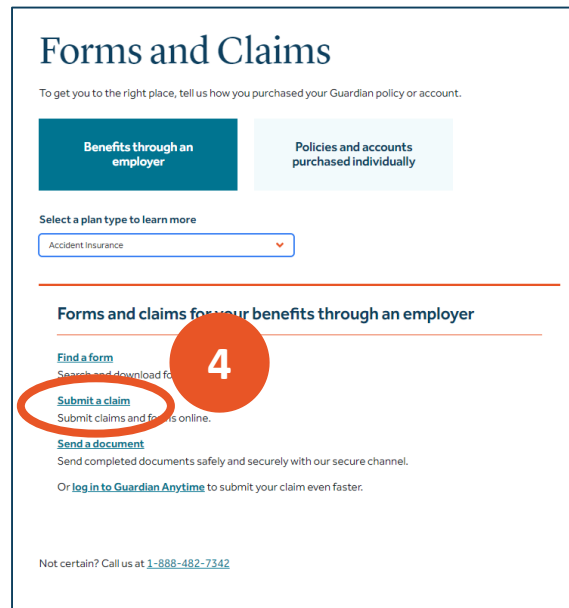
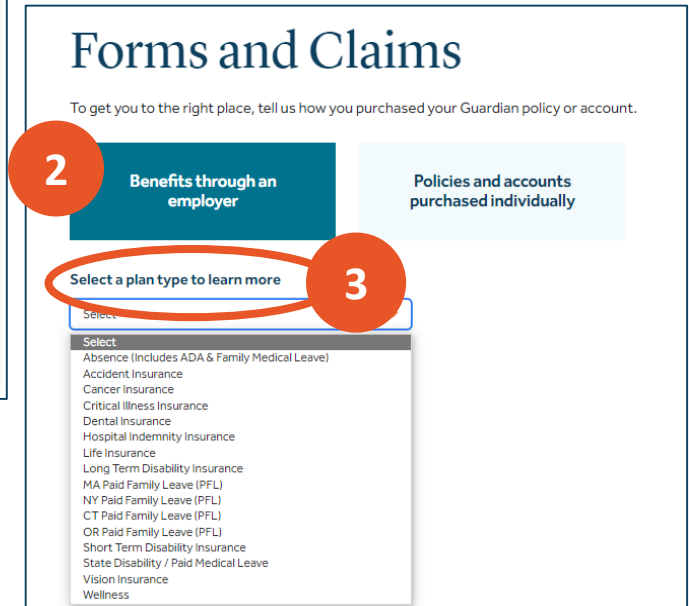
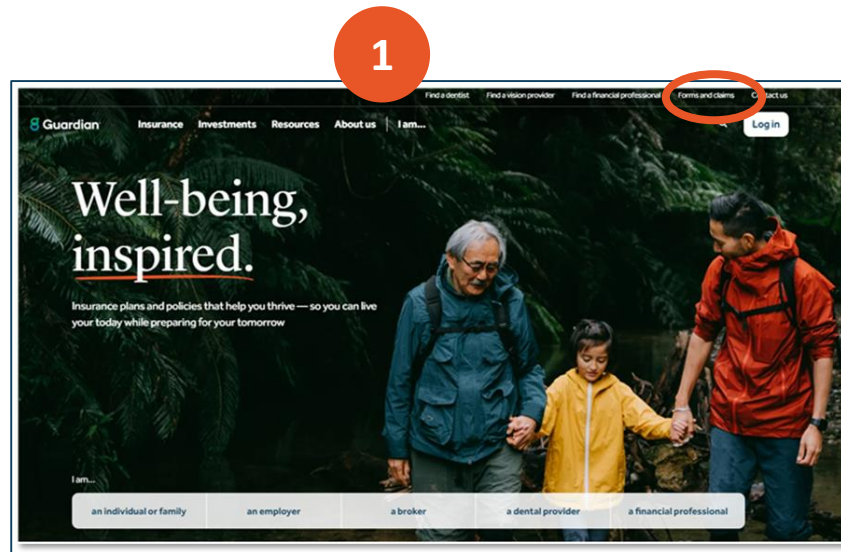
Refer to your plan number: 056564

How to File a Claim

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2022-139973 (06/24)

How to File a Claim

1. Go to guardianlife.com and select “Forms & Claims”
2. Select “Benefits through an employer”
3. "Select a plan type to learn more"
4. Choose “Submit a claim”
5. Select “I have my Group ID number” and enter your Group ID 056564
6. Follow instructions to submit the claim to Guardian





Thank you

A thick, orange, hand-drawn brushstroke underline that tapers at both ends, positioned beneath the text 'Thank you'.