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We recognize the significant impact the COVID-19 pandemic has had on your business and your employees' ability to receive dental care.

To help you manage costs and provide affordable, uninterrupted access to dental care, Guardian planholders with dental and vision benefits will be provided the following support at renewal:

#### **Financial assistance for dental and vision plans\***

You can elect to receive a one-month premium credit for your fully-insured Guardian dental and vision plans or an extended rate guarantee on dental and vision.

- **Premium credit** – the premium credit will be applied to your second bill after your renewal, beginning with September 2020 renewals through August 2021.
- **Rate guarantee** – you may choose a two-year rate guarantee on both products.\*\*

Contact your broker to discuss the option that best suits your needs. To make your election, please send an email to COVID19@glic.com indicating your choice and include your name, your company name and plan number. Elections must be submitted 30 days prior to your renewal effective date.

#### **Dental benefit enhancements offering more savings and flexibility for members\***

Guardian is also enhancing your dental benefits through the end of 2021 to offer more savings and flexibility to members, without any impact to premium or fees.

- **Enhancing frequency limits**
  - We have enhanced frequency limits on cleanings, exams, and fluoride treatments (if applicable) to a minimum of two per calendar year.
  - This will be applied from July 1, 2020 through December 31, 2021.
- **Enhancement for dental plans with Maximum Rollover**
  - For the remainder of 2020, members with Maximum Rollover will no longer have a requirement to submit a claim in order to rollover funds into their account.
  - Effective January 1, 2021, members will have \$100 added to their Maximum Rollover Account so they have more funds to spend on care.

We are committed to delivering the support you need to provide quality benefits to your employees that promote good oral health. We thank you for the trust you place in Guardian.

\*Availability of financial assistance and dental benefit enhancements may vary by state. California Knox-Keene plans are excluded.

\*\*Customers in an existing rate guarantee will receive the premium credit option. Rate guarantee not available for groups with less than 50 lives in Florida and 51 lives in Washington.