



It's true. Guardian Dental can help pay for college.

Now Guardian plan participants can get insurance that includes the College Tuition Benefit. As the cost of college continues to rise faster than inflation and medical costs,¹ Guardian is helping families keep up by providing this exclusive benefit program that can be used at over 400 colleges and universities nationwide.

- By enrolling in a Guardian Dental plan, participants can earn 2,000 Tuition Rewards[®] annually.²
- Participants of Guardian Dental receive an additional bonus after four years.
- Rewards can be given to children, step-children, grandchildren, nieces, nephews and Godchildren. When registered by a participant, they'll receive an additional 500 rewards each.
- Rewards increase each year and participants keep them forever.

College tuition rises year after year.

\$77,400



2015

\$186,400

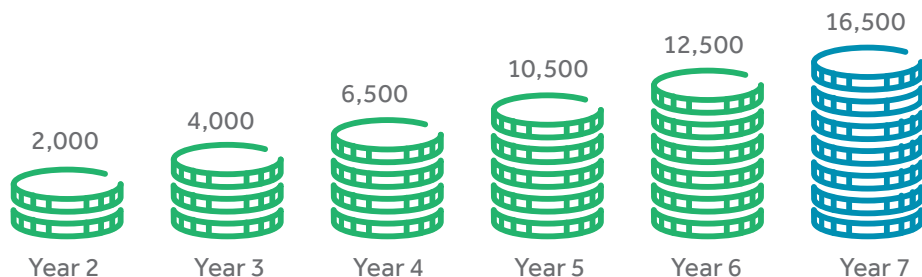


2033

The average cost of a four-year college education is expected to increase over 140% by 2033.³

A college tuition benefit that increases each year

Example of how a child can have his/her future tuition reduced by \$16,500 when plan participant has Guardian Dental over a seven year period.



Important deadlines

- You must register students in your Rewards account by August 31 of the year when the student begins 12th grade.
- The last day for allocating Tuition Rewards to a student registered in a participant's Rewards account is August 24 of the year the student begins 12th grade.

The Guardian Life Insurance Company of America
New York, NY

guardianlife.com

2019-79663 (5/21)

¹ U.S. Census Bureau 2016. ² College Tuition Benefit is available for Guardian. Dental, Vision, Hospital Indemnity, Disability, Life, Critical Illness, Cancer and Accident insurance. ³ Based on 2014-15 average tuition and fees as reported by The College Board[®] and assuming an annual 5% increase. The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states. The Guardian Life Insurance Company of America[®] (Guardian). GUARDIAN[®] is a registered trademark of The Guardian Life Insurance Company of America[®].



College Tuition Benefit Self-Registration

Welcome to the College Tuition Benefit Rewards program. Create your Rewards account to take advantage of Tuition Rewards® that can be used to pay up to one year's tuition at 400+ participating colleges and universities nationwide.

How it Works

- Go to guardian.collegetuitionbenefit.com to set up your SAGE Scholars Tuition Rewards account. Your User ID is your Guardian Group Plan Number that can be found in the card below or in your benefit booklet. Password is Guardian.
- You'll earn 2,000 Tuition Rewards every year you are enrolled in a plan that includes the College Tuition Benefit. Each Tuition Reward point equals a \$1 reduction in full tuition.
- Rewards can be given to children, stepchildren, grandchildren, nieces, nephews and Godchildren. Each student receives an additional 500 Tuition Rewards once registered. Rewards never expire and can be kept forever.

See how rewards add up when you enroll in your Guardian plan!

| Guardian Insurance Product | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Total |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Dental | 2,000 | 2,000 | 2,000 | 4,500 | 2,000 | 2,000 | 2,000 | 16,500 |
| Total | 2,000 | 2,000 | 2,000 | 4,500 | 2,000 | 2,000 | 2,000 | 16,500 |

Note that members with Guardian dental will receive a 4,500 bonus after year 4!


Important Deadlines

- You must register students in your Rewards account by August 31 of the year when the student begins 12th grade.
- The last day for allocating earned Tuition Rewards to a student registered in your Rewards account is August 31 of the year the student begins 12th grade.

Visit guardian.collegetuitionbenefit.com to register, see a full list of participating schools and learn more.

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(Print and cut out ID Card)

| | |
|---|--|
| College Tuition Benefits Rewards ID Card |  |
| Register @ Guardian.CollegeTuitionBenefit.com | The College Tuition Benefit |
| User ID: 303249 | Phone: 215 839 0119 |
| Password: Guardian | Email: support@collegetuitionbenefit.com |

Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

How maximum rollover works*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

| Plan annual maximum** | Threshold | Maximum rollover amount | In-network only rollover amount | Maximum rollover account limit |
|--|--|--|---|---|
| \$1,500 Maximum claims reimbursement | \$700 Claims amount that determines rollover eligibility | \$350 Additional dollars added to a plan's annual maximum for future years | \$500 Additional dollars added if only in-network providers were used during the benefit year | \$1,250 The limit that cannot be exceeded within the maximum rollover account |



Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

* This example has been created for illustrative purposes only.

** If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

Guardian's Dental 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. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America.

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Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

Important information



Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.

Dental insurance



Guardian's HIPAA Notice of Privacy Practices

The notice describes how health information about you may be used and disclosed and how you can access this information.

Visit <https://www.guardiananytime.com/notice50> to read more.