



# A healthy choice for your mouth, body — and wallet.

## Managed care makes comprehensive oral care affordable

Taking care of teeth can be costly — but it's an essential investment in your overall well-being. Poor oral health is linked to serious conditions like diabetes, heart disease, and even stroke.<sup>1</sup> So it helps to have a dental plan with coverage that's both comprehensive and affordable. The Managed Care/DHMO Plan<sup>2</sup> not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly, and often unexpected expenses, from fillings to crowns and root canals. And copays are the same for both specialists and general dentists,<sup>3</sup> making it easier to plan and budget for dental care, no matter what types of procedures you and your family need.

### Who is it for?

- Anyone who wants to save on quality dental care
- Those who want regular preventive services to help promote oral and overall health
- People who want more affordable access to a comprehensive range of dental treatments and procedures

### What does it cover?

- The Managed Care/DHMO Plan covers hundreds of dental procedures, saving you money on preventive, basic, and major treatments such as:
  - Exams, cleanings, and fluoride
  - Fillings and crowns
  - Root canals and extractions
  - Bridges, dentures, implants,<sup>3</sup> and more

### Why should I consider it?

- No ID cards needed or claims to submit
- No waiting periods for major services
- No annual maximums or deductibles
- Affordable group rates with convenient payroll deduction



### It's easy to find an in-network provider

Visit [guardianlife.com](https://guardianlife.com) or download the Guardian 'Find a Provider' mobile app. Select Managed Care/DHMO as your plan type.

### Here's how it works

- When you enroll, you select a primary care dentist from the Dental DHMO network.
- Every time you visit your primary dentist, you'll save on care with set copays for each type of service, making it easy to budget and plan for treatments.
- Family members can choose their own primary care dentist.
- There are no claims to submit, and everyone can start saving immediately on care, with no deductibles or annual maximums.



### Watch a video

Scan the code to learn more.

**Learn more about Managed Care/DHMO plans at [guardianlife.com](https://guardianlife.com).**

**The Guardian Life Insurance Company of America**

[guardianlife.com](https://guardianlife.com)

New York, NY

2023-160216 (Exp. 08/25)

<sup>1</sup> Oral health: A window to your overall health, Mayo Foundation for Medical Education and Research, 2023. <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>.

<sup>2</sup> National plan.

<sup>3</sup> Not available on all plan designs; refer to your policy for exclusions and limitations.

Managed Care is underwritten and issued by (IL) - First Commonwealth Insurance Company, (MO) - First Commonwealth of Missouri, (IN) - First Commonwealth Limited Health Services Corporation, (MI) - First Commonwealth Inc., (TX) - Managed DentalGuard, Inc. (DHMO), (NJ) - Managed DentalGuard, Inc., (FL, NY) - The Guardian Life Insurance Company of America. All First Commonwealth and Managed DentalGuard, Inc. entities referenced are wholly-owned subsidiaries of The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Generic Policy Form #s GP-1-DHMO-16; GP-1; GP-1-MDG; FCW-GMC. The state approved form is the governing document. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America. ©Copyright 2023 The Guardian Life Insurance Company of America.