



**3 minute read**

## Guardian Life Launches Innovative Dental Offerings

New options include a deductible that lowers each year and 100% network coverage for kids through age

12

**New York, New York (May 10, 2022)** – The Guardian Life Insurance Company of America (Guardian<sup>®</sup>), one of the nation's largest life insurers and a leading provider of employee benefits, today announced the launch of new, modern dental benefits that are designed to inspire well-being, provide consumer value, and make dental care more accessible.

Access to good dental benefits is increasingly critical to one's ability to feel, think, and perform their best. But with limited benefits dollars, especially at small businesses, employers understandably want to make the most of their investment and choose plans employees will desire and use. That's why Guardian conducted extensive consumer research to determine plan features and benefits that will help motivate utilization and make better oral health more attainable. Guardian dental plans are designed to help members improve their oral health and overall well-being.

By listening closely to consumers, planholders, and brokers, Guardian developed new dental offerings including:

- Features that promote good oral care for the long term, with Diminishing Deductible, which reduces each year the member is on the plan until it's \$0 after three years.
- Early Smiles, providing 100% network coverage for preventive, basic, and major care for children through age 12.
- Affordable plan options, such as 100% coverage for preventive care with a flexible allowance for additional care and access to a new local network of dentists

offering greater savings to help members save in select markets. These options may help businesses that previously were unable to offer dental benefits due to cost restrictions.

Guardian members continue to get access to helpful, virtual care options including Teledentistry as well as other healthful coverage — like an extra cleaning for employees with qualifying health conditions.

“Our research<sup>1</sup> shows that nearly eight of 10 Americans with dental benefits at work visit the dentist one or more times a year, compared to less than half (40%) of those without any coverage,” said Chris Smith, Head of Group Benefits for Guardian. “Dental benefits are an effective way to inspire well-being, so we are especially pleased to provide new, innovative ways to make oral care more accessible and affordable to customers.”

“Our customers told us they want easy to understand dental benefits that support oral health,” said Jill Purcell, Head of Group Dental & Vision, “With these new features, we are helping people to feel, think, perform, and—of course—smile at their best.”

Purcell noted that poor dental health has been attributed to higher incidence of heart disease, dementia, diabetes, rheumatoid arthritis, and pregnancy complications, while good oral care and dental health has been linked to better overall physical and mental well-being.<sup>2</sup>

Additionally, according to recent Guardian research, 10 times as many U.S. adults said the pandemic made them value and appreciate their dental benefits more.<sup>3</sup>

The new Guardian dental plans will be available beginning

in May 2022. To learn about Guardian's innovative new dental plans, visit [guardianlife.com/dental-insurance/group](https://guardianlife.com/dental-insurance/group).

Guardian demonstrates its longstanding commitment to oral health not only through the plans it offers but also through its continued support of the Dental Lifeline Network (DLN), which provides complimentary dental care to vulnerable individuals who otherwise would not have access because of cost or lack of coverage. As DLN's lead sponsor of the Donated Dental Services (DDS) program, Guardian has provided more than \$1 million to DLN since 2018, which in turn has facilitated more than \$20 million in donated services.

### **About Guardian**

Every day, Guardian provides Americans the security they deserve through our insurance and wealth management products and services. Since our founding in 1860, our long-term view has helped our customers prepare for whatever life brings, whether starting a family, planning for the future, or taking care of employees. Today, we're a Fortune 250 mutual company and a leading provider of life, disability, dental, and other benefits for individuals, at the workplace, and through government sponsored programs. The Guardian community of over 9,000 employees and our network of over 2,500 financial representatives is committed to serving with expertise when, where, and how our clients need us. Our commitments rest on a strong financial foundation, which at year-end 2021 included \$10.7 billion in capital and \$1.9 billion in operating income. For more information, please visit [guardianlife.com](https://guardianlife.com) or follow us on [Facebook](#), [LinkedIn](#), [Twitter](#), and [YouTube](#).

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