



INDIVIDUAL COVERAGE POLICIES

Benefit Disclosures

Accident, Vision, or Dental individual coverage may not be available in all states. These individual policies have exclusions and limitations and provisions regarding termination of coverage. Rates will vary by plan design.

Plan documents are the final arbiter of coverage.

[Dental](#)
[Accident](#)
[Vision](#)

Guardian products are those identified as having been issued or underwritten by The Guardian Life Insurance Company of America® (Guardian) or a named Guardian owned subsidiary. Products or services advertised or offered by non-Guardian companies on Guardian's website(s) are subject to each company's participation requirements which Guardian does not control. Individual Vision insurance is provided by VSP.

Authorized Selling Agent Directly to Individuals: DTC GLIC, LLC., (d/b/a DTC GLIC Insurance Sales, LLC in California).

DTC GLIC, LLC., (d/b/a DTC GLIC Insurance Sales, LLC in California) ("DTC GLIC, LLC") is the agent for The Guardian Life Insurance Company of America and its subsidiaries ("Guardian") for all individual products underwritten and issued by Guardian and certain third-party insurers through guardianlife.com. DTC GLIC, LLC is a wholly owned subsidiary of The Guardian Life Insurance Company of America and is a licensed agent for life, accident and health insurance products.

Dental

Individual dental insurance products are underwritten by The Guardian Life Insurance Company of America, New York, New York or by one of its wholly owned subsidiaries and sold directly to individuals by DTC GLIC, LLC. Products are not available in all states. Policy limitations and exclusions apply. The actual limitations and exclusions that apply to your Dental Plan are governed by the policy forms approved for use in your state.

Please refer to your plan documents for a complete list of limitations and exclusions. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only. Dental provider networks vary by state, by market and by plan type.

Rates are guaranteed for one year for the plan of benefits initially selected. Policies renew annually.

IMPORTANT INFORMATION ABOUT GUARDIAN'S *DENTALGUARD INDEMNITY* AND GUARDIAN ADVANTAGE PPO PLANS

Dental PPO plans provide in-network and out-of-network benefits. Use of an in-network provider may result in reduced out of pocket costs.

Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Waiting periods may also apply for some services.

Unless specified in the policy, individual dental plans do not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatment to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment.

Individual dental plans limit benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic and prosthodontic services.

IMPORTANT INFORMATION ABOUT TEETH WHITENING BENEFITS:

Teeth whitening benefits may be considered taxable income. Furthermore, the IRS considers teeth whitening to be a cosmetic procedure, such that out-of-pocket costs for teeth whitening are not medical care expenses for tax purposes. Guardian does not provide tax or legal advice. Please consult your personal tax or legal advisor for more information on the tax consequences of teeth whitening coverage.

Listed services, exclusions and limitations do not constitute a contract and are a summary only.

IMPORTANT INFORMATION REGARDING DENTAL HMO BENEFITS

Dental HMOs provide Pre-Paid dental benefits through a network of participating general dentists and specialty care dentists. All covered services must be provided by the member's Primary Care Dentist. Specialty care services are covered only when referred by the member's Primary Care Dentist and approved in advance by the Dental DHMO.

Only those services listed in the Dental HMO plan are covered. Certain services are subject to annual or other periodic limitations. Where orthodontic benefits are specifically included, the plan provides for one course of comprehensive treatment per lifetime, per member. Dental HMOs do not provide orthodontic benefits if comprehensive orthodontic treatment or retention is in progress as of the member's effective date. Listed services, exclusions and limitations do not constitute a contract and are a summary only.

Information on the approved state and product specific online enrollment form numbers can be viewed here:
[Online Enrollment Form Numbers](#)

Products Underwritten by Guardian Life Insurance Company of America

DENTAL PPO PLANS

Policy Form IP-DEN-16; IP-DEN-20; et. al.

DENTAL HMO PLANS

FLORIDA Policy Form IP-1-MDG-DHMO-FL-OFF-17
NEW YORK Policy Form IP-MDG-NY-FP-OFF-21; IP-MDG- NY-EHB-OFF-21

Products Underwritten by Managed Dental Guard, Inc.

DENTAL HMO PLANS

TEXAS Policy: IP-1-MDG-DHMO-TX-17

Products Underwritten by First Commonwealth Inc. through its Illinois subsidiaries*

DENTAL HMO PLANS

ILLINOIS Policy: IP-FCW-DHMO-IL-21

**First Commonwealth Insurance Company — (IL), First Commonwealth Limited Health Services Corporation — (IL), First Commonwealth of Illinois, Inc.*

Information on the approved state and product specific online enrollment form numbers can be viewed here:
[Online Enrollment Form Numbers](#)

Accident

Individual accident insurance products are underwritten by The Guardian Life Insurance Company of America, New York, New York and sold directly to individuals by DTC GLIC, LLC. Products are not available in all states. Policy limitations and exclusions apply. The actual limitations and exclusions that apply to your Accident Plan are governed by the policy forms approved for use in your state. Please refer to your plan documents for a complete list of limitations and exclusions. Plan documents are the final arbiter of coverage. This policy provides limited benefits only.

Rates are guaranteed for one year for the plan of benefits initially selected. Policies renew annually up to age 90.

Accident Individual Policy Form IP- Accident: IP-ACC-16; IP-ACC-19; IP-ACC-21; et. al.

New Mexico Residents - Important Notice

The coverage provided under your benefits plan or policy underwritten by Guardian is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Corona virus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. Your policy or plan with us is not a major medical plan and does not provide such protections.

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.
2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, contact beWellnm toll-free at 1-833-862-3935.
3. To see if you are eligible for Medicaid coverage and to complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at 1-855-637-6574 or visit <https://www.yes.state.nm.us/yesnm/home/index>.
4. To see if you are eligible for high risk pool coverage, please contact the New Mexico Medical Insurance Pool (the "High Risk Pool") at 1-844-728-7896 or <https://nmmip.org/>. If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at <https://www.cdc.gov/> or <http://cv.nmhealth.org/>. Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at 1-855-600-3453.

Information on the approved state and product specific online enrollment form numbers can be viewed here:
[Online Enrollment Form Numbers](#)

Vision

Individual Vision insurance is provided by VSP and billing and premium collection services for such vision insurance are conducted by DTC GLIC, LLC (d/b/a DTC GLIC Insurance Sales, LLC in California) ("DTC GLIC, LLC"). DTC GLIC, LLC is a wholly owned subsidiary of The Guardian Life Insurance Company of America ("Guardian").

Guardian and DTC GLIC, LLC are not affiliated with VSP and Guardian and DTC GLIC, LLC do not assume any responsibility or liability for non-Guardian products or services, including those offered by VSP.

TruHearing's digital hearing aid discount plan is available only to customers who purchase a VSP vision product and is not insurance. TruHearing is an independent third party not affiliated with Guardian. The discounts for hearing aids are available only from participating TruHearing providers and will vary depending on the provider or service received. TruHearing does not make payments to providers for the services received under the discount plan. You are obligated to pay for all medical or ancillary services but will receive a discount from those TruHearing providers that have contracted with TruHearing. Not available in WA, UT, MD or CA. To obtain additional information go to TruHearing.com or call 1-800-334-1807.

State	Dental PPO EAPP Form #	Accident EAPP Form #
Alabama	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Alaska	<i>Product Not Available</i>	IP-ACC-EAPP-21
Arizona	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Arkansas	IP-DEN-EAPP-20-AR	IP-ACC-EAPP-21
California	IP-DEN-EAPP-20-CA	IP-ACC-EAPP-21-CA
Colorado	IP-DEN-EAPP-20	IP-ACC-EAPP-21-CO v1
Connecticut	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Delaware	IP-DEN-EAPP-20	IP-ACC-EAPP-21
District of Columbia	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Florida	IP-DEN-EAPP-20-FL	IP-ACC-EAPP-21
Georgia	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Hawaii	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Idaho	IP-DEN-EAPP-20	<i>Product Not Available</i>
Illinois	IP-DEN-EAPP-20	IP-ACC-EAPP-21-IL
Indiana	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Iowa	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Kansas	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Kentucky	IP-DEN-EAPP-20	IP-ACC-EAPP-21-KY
Louisiana	IP-DEN-EAPP-20-LA	IP-ACC-EAPP-21-LA
Maine	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Maryland	IP-DEN-EAPP-20-MD	IP-ACC-EAPP-21-MD
Massachusetts	<i>Product not Available</i>	<i>Product Not Available</i>
Michigan	IP-DEN-EAPP-20	IP-ACC-EAPP-20-MI
Minnesota	IP-DEN-EAPP-20-MN	IP-ACC-EAPP-21-MN
Mississippi	IP-DEN-EAPP-20-MS	IP-ACC-EAPP-21
Missouri	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Montana	<i>Product Not Available</i>	IP-ACC-EAPP-21-MT
Nebraska	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Nevada	IP-DEN-EAPP-20	IP-ACC-EAPP-21
New Hampshire	IP-DEN-EAPP-20-NH	<i>Product Not Available</i>
New Jersey	IP-DEN-EAPP-20-NJ	IP-ACC-EAPP-21-NJ
New Mexico	<i>Product Not Available</i>	<i>Product Not Available</i>
New York	IP-DEN-EAPP-20-NY	<i>Product Not Available</i>
North Carolina	IP-DEN-EAPP-20-NC	IP-ACC-EAPP-21-NC
North Dakota	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Ohio	IP-DEN-EAPP-20-OH	IP-ACC-EAPP-21-OH
Oklahoma	IP-DEN-EAPP-20	IP-ACC-EAPP-21-OK
Oregon	IP-DEN-EAPP-20-OR	IP-ACC-EAPP-21-OR
Pennsylvania	IP-DEN-EAPP-20	<i>Product Not Available</i>
Rhode Island	IP-DEN-EAPP-20	IP-ACC-EAPP-21
South Carolina	IP-DEN-EAPP-20-SC	IP-ACC-EAPP-21
South Dakota	<i>Product Not Available</i>	IP-ACC-EAPP-21
Tennessee	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Texas	IP-DEN-EAPP-20	IP-ACC-EAPP-21-TX v4
Utah	IP-DEN-EAPP-20-UT	IP-ACC-EAPP-21-UT
Vermont	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Virginia	<i>Product Not Available</i>	<i>Product Not Available</i>
Washington	IP-DEN-EAPP-20-WA	IP-ACC-EAPP-21-WA
West Virginia	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Wisconsin	IP-DEN-EAPP-20	IP-ACC-EAPP-21
Wyoming	<i>Product Not Available</i>	IP-ACC-EAPP-21

EAPP Form # reflects most recently approved form.

Product Not Available: Not actively marketed.

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