



Why Dental Health Matters

How Dental Health Supports Overall Well-Being

Oral health is tied to overall health. Regular cleanings and exams can help catch cavities, gum disease, and other issues early, before they become more serious and more expensive. They can also help identify early signs of broader health concerns, such as gum inflammation linked to heart disease risk, symptoms associated with diabetes, and other conditions that may first appear in the mouth.

How Your Guardian Dental Coverage Can Help

- Preventive care is often covered at the highest level, which can include routine exams, cleanings, and X-rays when received in line with your plan provisions.
- Staying on schedule with preventive visits may help you avoid larger out-of-pocket costs tied to fillings, crowns, or periodontal treatment later.
- Guardian network dentists generally offer contracted rates, which can lower your total cost compared with out-of-network care.

Tips to Help Save Money

- Use in-network dentists whenever possible to take advantage of negotiated rates.
- Don't skip preventive visits. Cleanings and exams can help prevent costlier treatment later.
- Ask your dentist to submit a pretreatment estimate for services like crowns, bridges, dentures, or oral surgery.
- If your treatment can be safely phased, ask whether timing services across plan years could help you make the most of annual maximums.
- Review plan details for frequency limits on services such as cleanings, X-rays, fluoride, or sealants so you can avoid unexpected charges.

Don't Forget the Guardian App

The Guardian app makes it easier to manage your dental benefits on the go. Employees may be able to use it to find participating dentists, access ID card information, review claims, and check important plan details. It is a simple way to stay connected to your coverage and make more informed care decisions.

