



GUARDIAN'

October 2010

TO DENTAL PPO PLAN MEMBERS:

Your dental plan provides that dentists participating in the Guardian DentalGuard Preferred Network are compensated on a discounted fee for service basis rather than their usual charges. This enabled us to provide you with greater benefits if you use an in-network dentist, even if a particular service was not covered by your plan.

Recent state legislation prohibits insurers from compensating dentists on a discounted fee for service basis if the procedure performed by the dentist is not covered by your plan. Consequently, Guardian can no longer require dentists in several states, including yours state to charge a discounted fee for services that are not benefits covered by your plan. In the future, your liability for any such services, in order to be compliant with state law, must be determined between your dentist and you.

To the extent new law contravenes language in your certificate, the law controls and will supersede any certificate provision to the contrary.

Your Guardian dental plan nevertheless still provides broad coverage for your dental needs. Guardian looks forward to continuing to serve you with an extensive PPO dental network and excellent benefits. If you have any questions, please contact our Customer Response Unit at the number shown on your ID card.

Sincerely,

The Guardian Life Insurance Company of America



Important Notice

Dear Planholder:

Recent legislation in Alaska, Arizona, California, Idaho, Iowa, Kansas, Louisiana, Mississippi, North Carolina, Oklahoma, Oregon, Rhode Island, South Dakota, Virginia and Washington prohibits insurers from compensating dentists on a discounted fee for service basis if the procedure performed by the dentist is not covered by your plan. Consequently, Guardian can no longer require network dentists located in the above states to charge your employees a discounted fee for procedures that are not included as covered benefits in your plan. In the future, the employee's liability for any such services, to be compliant with state law, must be determined between the dentist and the employee. While the Explanation of Benefits has historically stated, and may continue to for a while as we update our systems, that your liability is limited to a prearranged fee. Due to recent rulemaking in your state, we can no longer impose fees on dental providers for services not covered in your Guardian contract.

Enclosed is a letter addressed to your impacted employees explaining this new arrangement. Please provide copies of this letter to all employees who reside in the states listed above and are enrolled in the Guardian PPO dental plan. If you have any questions, please call our Customer Response Unit at the number shown on your billing statement.

Sincerely,

The Guardian Life Insurance Company of America