

INDIVIDUAL DISABILITY INCOME INSURANCE

Changes for General Dentists

Message From:

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Guardian has always carefully monitored the performance of our products and services to ensure they are market-competitive, consistent with our long-term view and prepare our customers for whatever life brings. This analysis sometimes results in minor adjustments to price and/or benefits, and we have done our best to be transparent with our field partners when such changes are necessary.

As a result of our recent review of our individual disability income dental market, we are introducing a plan to compete on a more neutral basis and align ourselves with most carriers in the marketplace. To that end, **all dental occupations with a 3D occupation class** will have these new requirements:

- The Benefit Purchase Rider (BPR) will be the only increase option available; the Future Increase Option (FIO) rider will no longer be available.
- A Mental and/or Substance-Related Disorder Limitation will be **required** on policies issued to 3D occupations; unlimited Mental and/or Substance-Related Disorder benefits will no longer be available.
 - For Provider Choice policies: the limitation will be for 24 months on Premier and Select package options, and 12 months/6 months (dependent upon issue state) for the Essential package option. The associated discount will apply.
 - For ProVider Plus policies (California only): the mandatory 24-month Mental/Substance-related Disorder limitation will continue to be applied.

Important Information About Future Increase Option (FIO) Exercises

No Mental and/or Substance-Related Disorder limitation will be applied to policies issued as the result of a Future Increase Option when exercised from a policy that did not have such a limitation.

California Only: Occupation Class Upgrades for Dental Specialists

Effective 2/23/2019, Endodontists, Oral Surgeons, Orthodontists, Pediatric Dentists, Periodontists, and Prosthodontists will be upgraded from an Occupation Class 3D to an Occupation Class 4M in California only. Note: The new 3D occupation restrictions noted above will not apply to these occupations, however, the mandatory 24-month Mental/Substance-related Disorder limitation in California will continue to apply.

New Rules Are Effective After Close of Business on February 22, 2019

This plan will be implemented as early in the selling season as possible. As of February 1, 2019, the Illustration system will be updated with the 3D restrictions noted above, as well as the California-only occupation class upgrades. Applications received after February 22, 2019, will be issued with the above requirements, regardless of when the application was dated.

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