



January 2026

# Bank Street College of Education

# Guardian benefits available to you as an employee of Bank Street College of Education :

- Dental Insurance

Behind every bright future  
is a Guardian™

As one of the largest mutual  
insurance companies, we  
know what matters most:  
putting the needs of our  
customers first.

\* Guardian internal reporting, 2022



Enrollment | Bank Street College of Education

**160+**

years of experience  
protecting  
families with  
insurance solutions

**29**

Serving 29 million  
customers\*

**250**

Fortune 250 company with a strong  
foundation

Savings and choice through our powerful network

# Dental Insurance

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. This policy provides dental insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. Generic Policy Form #GP-1-DG2000, et al; GP-1-DEN-16; DG7-P. The state approved form is the governing document.

GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2023 The Guardian Life Insurance Company of America. 2023-152668 [03/25]

# Dental Insurance from Guardian can help protect your health

## Quality Care, Choice, and Cost Savings

- Provides access to one of the nation's largest dental networks
- Can save you money if you use a Guardian in-network dentist
- Helps protect your health with quality preventive care
- Helps pay for more extensive and often unexpected expenses such as fillings, crowns, and root canals



# Your Guardian PPO Dental Plan

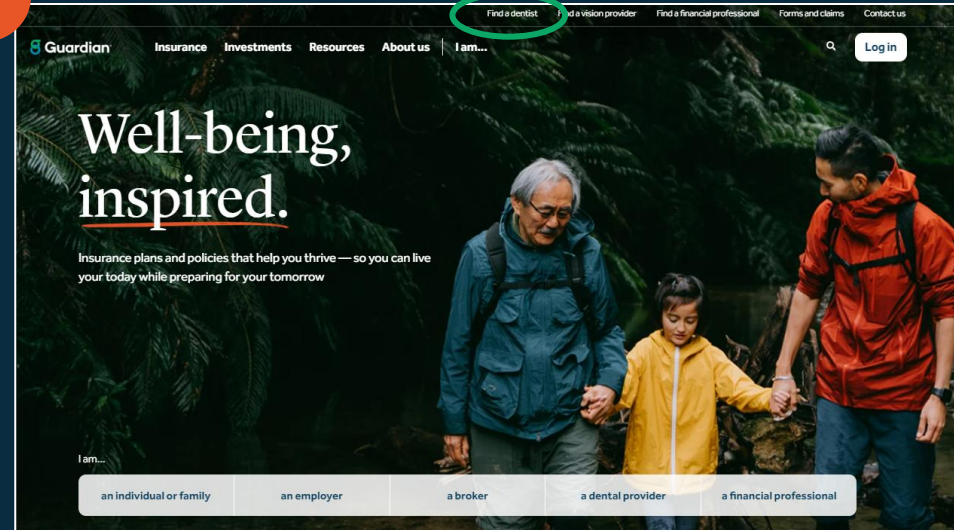
DentalGuard Preferred	In-Network	Out-of-Network
<b>Plan Year Deductible:</b> Individual Family Limit Waived for	\$25 3 per family Preventive	\$25 3 per family None
<b>Charges covered for you (co-insurance):</b> Preventive Care (e.g. cleanings) Basic Care (e.g. fillings) Major Care (e.g. crowns, dentures) Orthodontia	100% 100% 60% N/A	100% 80% 50% N/A
<b>Annual Maximum Benefit</b>	\$1,000	
<b>Lifetime Orthodontia Maximum</b>	N/A	
<b>Dependent Age (Non-student/student)</b>	20/26	

# How to Find a Dental Provider

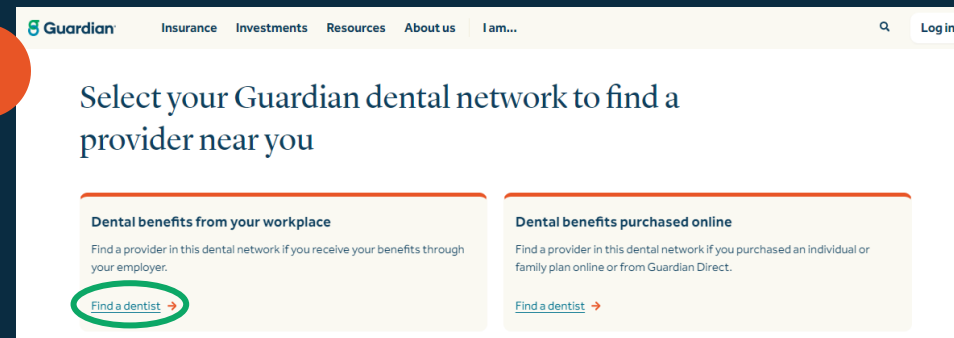
Smile. Finding a dentist in the Guardian network is easy.

1. Go to [guardianlife.com](https://guardianlife.com) and click “Find a dentist”
2. Under “Dental benefits from your workplace” click “Find a dentist”
3. Search for a dentist in your area
  - Select the Plan Type
  - Enter your search parameters
4. Customize your search by distance, specialty, and language spoken

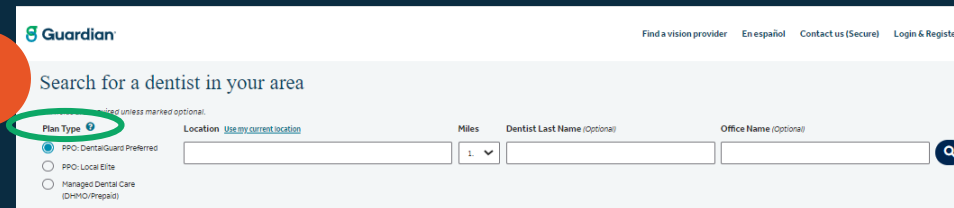
1



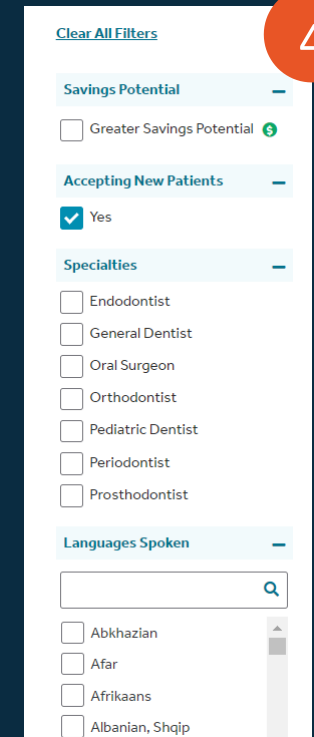
2



3



4



Away from your computer? No problem.

Download the GUARDIAN® Providers & ID Card app to your mobile phone or tablet and find a dentist on the go. Visit [guardianlife.com](https://guardianlife.com) to download the app.

# Summary of Plan Limitations and Exclusions

## PPO Plans

- This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Limitations apply to specific dental services. The plan doesn't pay for any service that doesn't meet professionally recognized standards of dental practice. This information doesn't constitute a contract and is a summary only. The Guardian plan documents are the final arbiter of coverage.

Get answers to your Guardian benefits questions

# Employee Benefits Hotline

Helpline (888) 600-1600

Call M-F, 8am – 8:30 pm ET

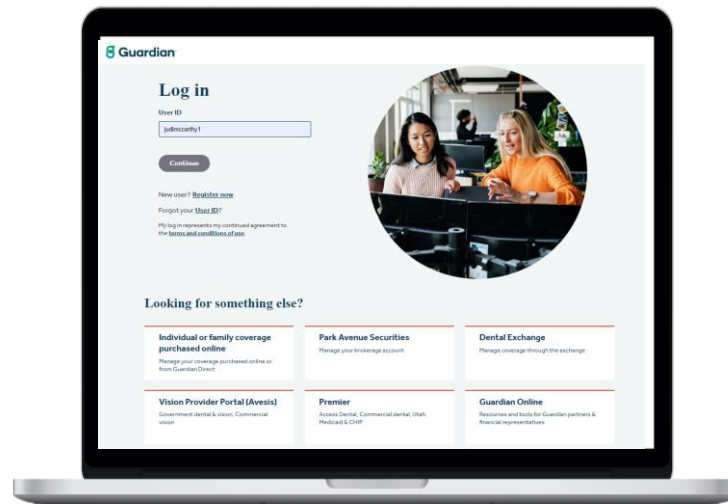
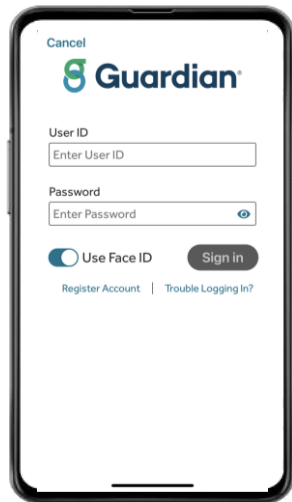
Refer to your plan number: 317883

# How to Register on Guardian Anytime

The Guardian Life Insurance Company of America, New York, NY. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®. ©Copyright 2022 The Guardian Life Insurance Company of America.  
2022-139972 (07/24)

# How to register for and access your benefits on Guardian Anytime

1. Go to [guardianlife.com](https://guardianlife.com) and click on “Log in”
2. Choose “Register now” and select “Guardian Anytime”
3. Select “employee” for yourself or “child, spouse or partner” for your dependents
4. Complete the self registration process, click **Submit**, and you’re done.



## Services available to you on Guardian Anytime

- Find a provider and estimate costs
- Check claim status and receive emails when claims are paid
- View, download and print materials:
- Benefit summaries
- Forms
- Certificate booklets
- Member ID cards
- Provider directories

## For assistance, contact Guardian's Customer Response Unit

Helpline (800) 627-4200

Monday - Friday, 8:00am – 8:00 pm EST

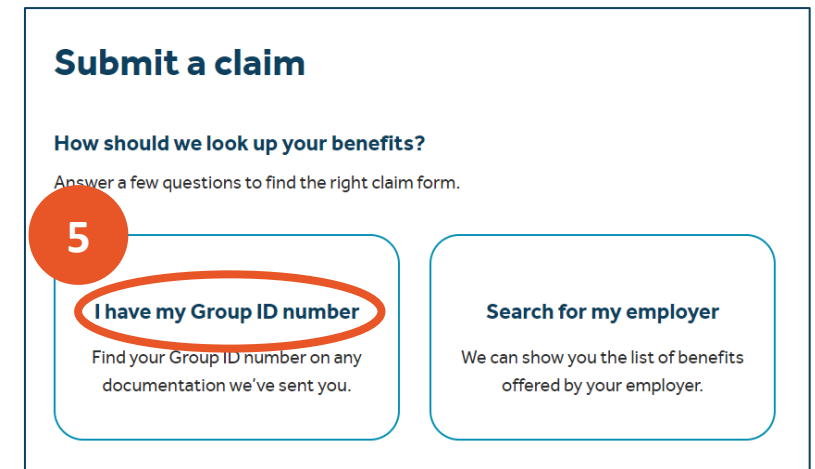
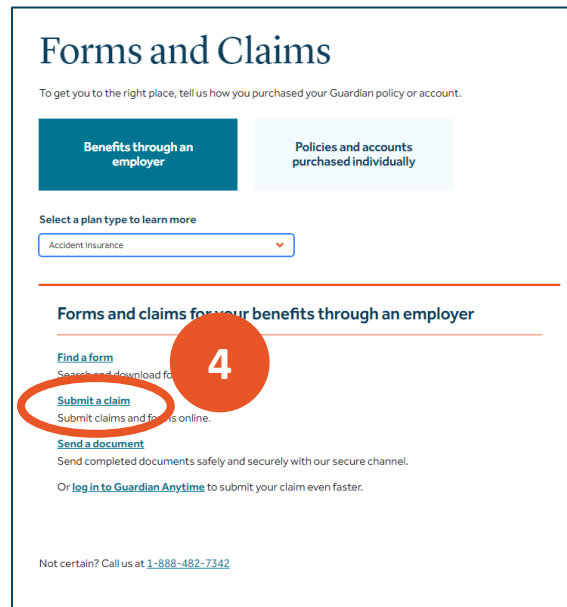
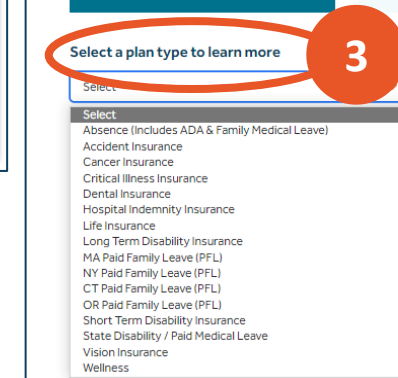
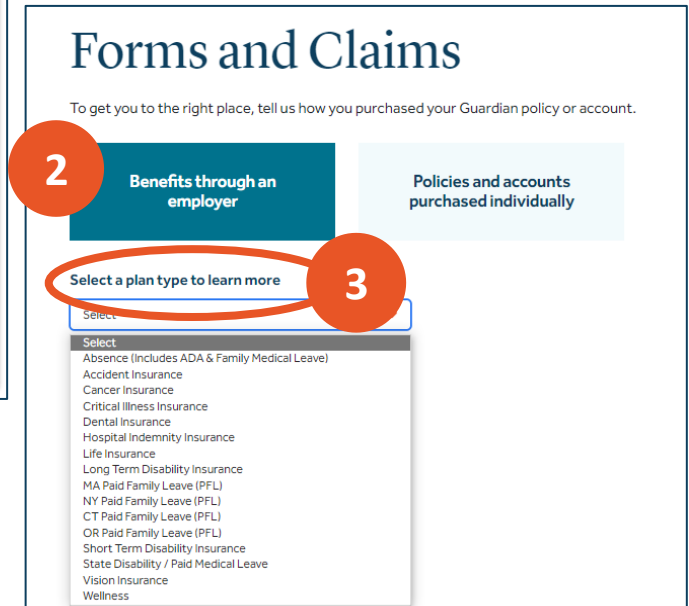
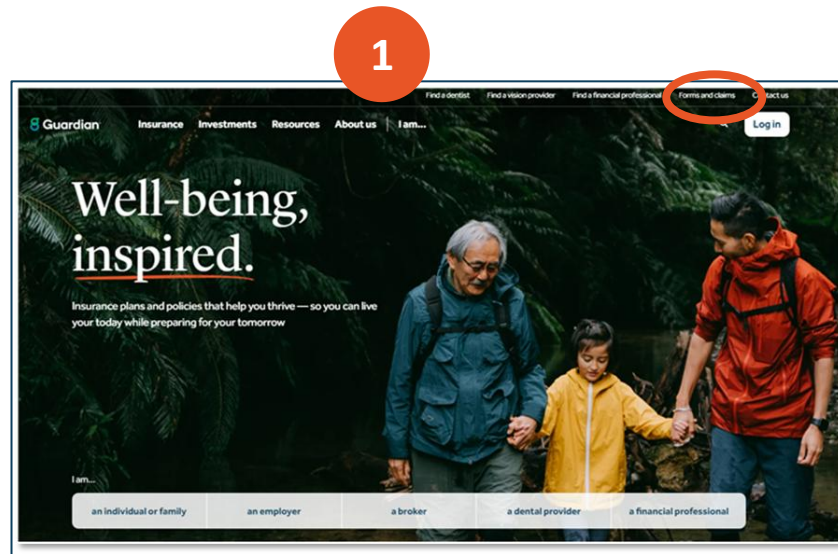
Refer to your plan number: 317883

# How to File a Claim

The Guardian Life Insurance Company of America, New York, NY. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®. ©Copyright 2020 The Guardian Life Insurance Company of America.  
2022-139973 (06/24)

# How to File a Claim

1. Go to [guardianlife.com](https://guardianlife.com) and select “Forms and Claims”
2. Select “Benefits through an employer”
3. Select the plan type
4. Choose “Submit a claim”
5. Select “I have my Group ID number” and enter your Group ID 317883
6. Follow instructions to submit the claim to Guardian



Thank you

A thick, orange, hand-drawn brushstroke underline that starts under the 'T' and ends under the 'u'.