



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

**Guardian**



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.

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# 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

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

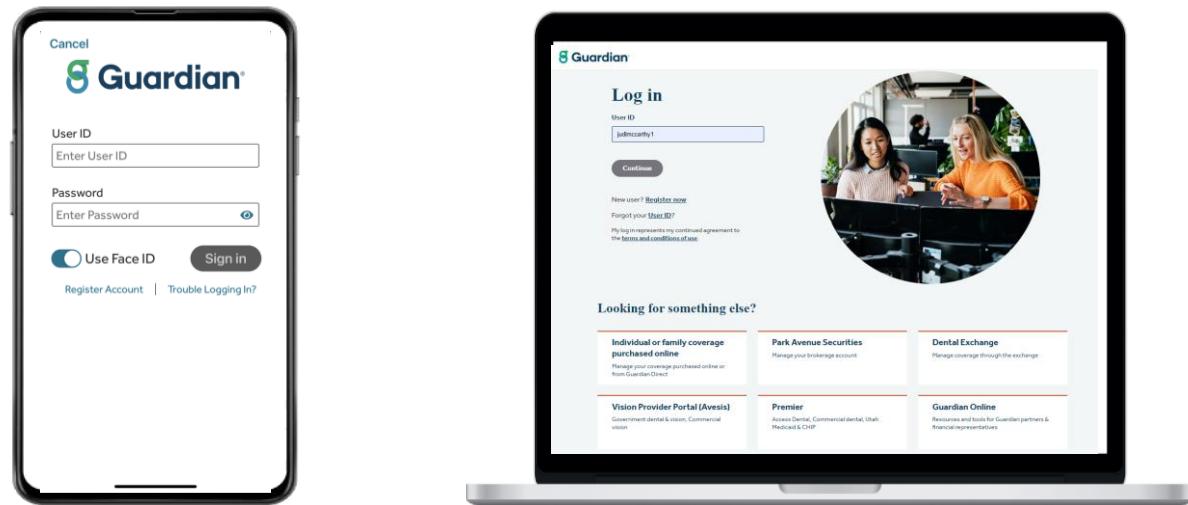
Refer to your plan number: 317883

# How to Register on Guardian Anytime

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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

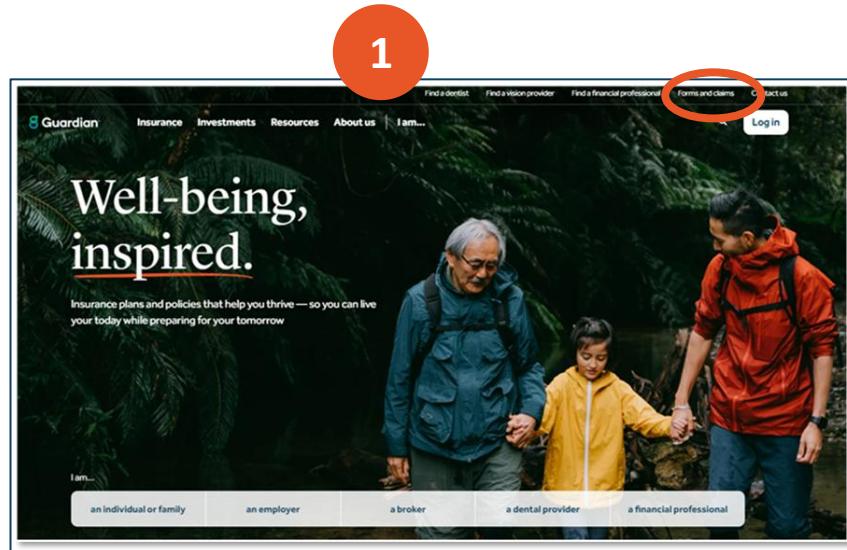
Helpline (800) 627-4200  
Monday - Friday, 8:00am – 8:00 pm EST  
Refer to your plan number: 317883

# How to File a Claim

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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



The image shows the 'Forms and Claims' page. At the top, there is a heading 'Forms and Claims' and a subtext 'To get you to the right place, tell us how you purchased your Guardian policy or account.' Below this, there are two buttons: 'Benefits through an employer' (which is circled in red) and 'Policies and accounts purchased individually'. A red circle labeled '2' is positioned above the 'Benefits through an employer' button. Below these buttons is a dropdown menu with the heading 'Select a plan type to learn more'. The dropdown menu lists various insurance types: 'Select', 'Absence (Includes ADA & Family Medical Leave)', 'Accident Insurance', 'Cancer Insurance', 'Critical Illness Insurance', 'Dental Insurance', 'Hospital Indemnity Insurance', 'Life Insurance', 'Long Term Disability Insurance', 'MA Paid Family Leave (PFL)', 'NY Paid Family Leave (PFL)', 'CT Paid Family Leave (PFL)', 'OR Paid Family Leave (PFL)', 'Short Term Disability Insurance', 'State Disability / Paid Medical Leave', 'Vision Insurance', and 'Wellness'. A red circle labeled '3' is positioned above the 'Select a plan type to learn more' dropdown. A red circle labeled '4' is positioned above the 'Submit a claim' button in the next section.

The image shows the 'Submit a claim' page. At the top, there is a heading 'Forms and Claims' and a subtext 'To get you to the right place, tell us how you purchased your Guardian policy or account.' Below this, there are two buttons: 'Benefits through an employer' (which is circled in red) and 'Policies and accounts purchased individually'. A red circle labeled '4' is positioned above the 'Submit a claim' button. Below these buttons is a section titled 'Forms and claims for your benefits through an employer'. It contains a 'Find a form' link, a 'Submit a claim' link (which is circled in red), and a note: 'Submit claims and forms online. Or [log in to Guardian Anytime](#) to submit your claim even faster.' At the bottom of the page, there is a note: 'Not certain? Call us at [1-888-482-7342](#)'.

The image shows the 'Submit a claim' page. At the top, there is a heading 'Submit a claim' and a subtext 'How should we look up your benefits? Answer a few questions to find the right claim form.' Below this, there are two main sections: 'I have my Group ID number' (which is circled in red) and 'Search for my employer'. The 'I have my Group ID number' section contains the text: 'Find your Group ID number on any documentation we've sent you.' The 'Search for my employer' section contains the text: 'We can show you the list of benefits offered by your employer.' A red circle labeled '5' is positioned above the 'I have my Group ID number' link.



Thank you

