

TMC



Benefits Plan

Here is your new coverage. Make sure you return the completed form, if applicable, to your plan administrator.

If you miss the deadline, the coverage may be delayed or you may not be eligible for enrollment this year.



HIGHLIGHTS:

- Comprehensive dental care for all your needs
- High-quality vision care coverage

Questions? Concerns?

Helpline (888) 600-1600
Call weekdays, 8:00AM to 8:30PM, EST

Learn more about Guardian at
www.guardianlife.com.

Dental Plans

COMPARE YOUR PLANS

Option 1: With your **NAP** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

Option 2: With your **ValuePlan** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are limited to our PPO fee schedule.

COMPARE THE PLANS

	Option 1: NAP		Option 2: ValuePlan	
	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
Calendar year deductible				
Individual	\$50	\$50	\$50	\$50
Family limit	3 per family		3 per family	
Waived for	Preventive	Preventive	Preventive	Preventive
Charges covered for you (co-insurance)	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
Preventive Care (e.g. cleanings)	100%	100%	100%	100%
Basic Care (e.g. fillings)	80%	80%	100%	100%
Major Care (e.g. crowns, dentures)	50%	50%	60%	60%
Orthodontia	50%	50%	50%	50%
Annual Maximum Benefit	\$2000	\$2000	\$2000	\$2000
Maximum Rollover	Yes		Yes	
Rollover Threshold	\$800		\$800	
Rollover Amount	\$400		\$400	
Rollover Account Limit	\$1500		\$1500	
Lifetime Orthodontia Maximum	\$2000		\$2000	
Network	DentalGuard Preferred		DentalGuard Preferred	

YOUR GUARDIAN PLAN OFFERS:

Family coverage for spouse and children to age 25 (26 if full-time student)

Orthodontia coverage for adults and children

No charge for preventive care (subject to plan limits)

Coverage of ViziLite Plus early cancer detection screening exams

Maximum rollover If a member submits at least one claim and stays under the claims threshold, a part of the unused maximum will be rolled over for use in future years.

Find out if your dentist is in Guardian's network at www.guardianlife.com

CATEGORY	PLAN DETAILS	Option 1: NAP Plan pays (on average)		Option 2: ValuePlan Plan pays (on average)	
		In-network	Out-of-network	In-network	Out-of-network
Preventive Care	Cleaning (prophylaxis) Frequency:	100%	100%	100%	100%
	Fluoride Treatments Limits:	100%	100%	100%	100%
	Oral Exams	100%	100%	100%	100%
	Periodontal Maintenance Frequency:	100%	100%	100%	100%
	Sealants (per tooth)	100%	100%	100%	100%
	X-rays	100%	100%	100%	100%
	Basic Care	Anesthesia	80%	80%	100%
Fillings (one surface)		80%	80%	100%	100%
Perio Surgery		80%	80%	100%	100%
Repair & Maintenance of Crowns, Bridges & Dentures		80%	80%	100%	100%
Root Canal		80%	80%	100%	100%
Scaling & Root Planing (per quadrant)		80%	80%	100%	100%
Simple Extractions		80%	80%	100%	100%
Surgical Extractions		80%	80%	100%	100%
Major Care	Bridges and Dentures	50%	50%	60%	60%
	Dental Implants	50%	50%	60%	60%
	Inlays, Onlays, Veneers**	50%	50%	60%	60%
	Single Crowns	50%	50%	60%	60%
Orthodontia	Orthodontia	50%	50%	50%	50%
	Limits:	Adults & Child(ren)		Adults & Child(ren)	

Please note: The plan details listed here are some of the most common services related to dental coverage. The co-insurance percentages for the PPO plan options correspond to the coverage categories of Preventive, Basic, Major and Orthodontia listed in the table above.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury and only when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age of 19; full-time student age does not apply to the initial placement of the appliance. Orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period (^Additional cleanings are available for an additional co-pay).

EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred 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. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary

- only. Residents of Illinois - Dependent age limits 26/26. The limiting age for unmarried dependents is extended to age 30 if the dependent is a resident of Illinois and has received a release or discharge, other than dishonorable discharge, from military service. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al.
- Special Limitation: Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3 - DG2000

Vision Plans

UNDERSTAND YOUR PLAN

Significant out-of-pocket savings available with your Full Feature plan by visiting one of Davis Vision's network locations including retail center such as Wal-Mart®, JCPenney®, Sears®, Target®, and Pearle®.

UNDERSTAND YOUR PLAN	Full Feature - Designer
Copay	
Exams Copay	\$ 10
Materials Copay (waived for non-formulary elective contact lenses)	\$ 25
Service Frequencies	
Exams	Every 12 months
Lenses (<i>for glasses or contact lenses</i>)	Every 12 months
Frames	Every 24 months
Network discounts (cosmetic extras, glasses and contact lenses)	Applies to first purchase & courtesy discount from most providers on subsequent purchases.
Network	Davis Vision

YOUR GUARDIAN PLAN OFFERS:

Family coverage for spouse and children to age 25 (26 if full-time student).

Reduced prices An average 20% to 30% discount off an extensive list of "cosmetic extras", including tints, special lenses and scratch-resistant coatings.

No claims submission for in-network services and supplies.

Did you know?

"Two-thirds of employees would rather trade a vacation day for eyecare benefits." – Bests Review, 2006

PLAN DETAILS

FULL FEATURE - DESIGNER

You pay (after copay if applicable):

	In-network	Out-of-network
Eye exams	\$0	Amount over \$46
Single Vision Lenses	\$0	Amount over \$47
Lined Bifocal Lenses	\$0	Amount over \$66
Lined Trifocal Lenses	\$0	Amount over \$85
Lenticular Lenses	\$0	Amount over \$125
Frames	Amount over \$135 allowance	Amount over \$47
Contact Lenses (Elective and conventional)	Amount over \$135 allowance	Amount over \$105
Contact Lenses (Planned replacement and disposable)	Amount over \$135 allowance	Amount over \$105
Contact Lenses (Medically necessary)	\$0	Amount over \$210
Contact Lenses (Evaluation and fitting)	15% off UCR	No discounts
Cosmetic Extras	Avg. 15-30% off retail price	No discounts
Glasses (Additional pair of frames and lenses)	Courtesy discount from most providers	No discounts
Laser Correction Surgery Discount	Up to 25% off the usual charge or 5% off promotional price	No discounts

This is only a partial list of Vision services. Your certificate of benefits will show exactly what is covered and excluded. Everyday low prices available at Wal-mart.

With the Davis Vision Designer plans, frames from the Fashion or Designer collections are covered in full in excess of the plan's materials copay, if applicable. Frames from the Premier collection are covered in full in excess of a \$25 copay applied in addition to the plan's materials copay, if applicable. Frames from a network provider that are not in the collections are covered up to the plan's retail allowance in excess of the plan's materials copay, if applicable.

Contact lenses from Davis Vision's formulary are covered in full in excess of the plan's materials copay, where applicable. Elective contacts from a network provider that are not part of the formulary are covered up to the plan's elective contact allowance, and the materials copay is waived.



**Choose the dental plan that's right for you
and switch each year at enrollment time if your needs change!**

	Value Plan	Network Access Plan
<i>Out-of-network:</i>	<ul style="list-style-type: none"> ▪ Benefits are based on the discounted fee schedules agreed upon by our network dentists. ▪ Any amount that is charged over the fee schedule is the responsibility of the patient. 	<ul style="list-style-type: none"> ▪ Benefits are based on usual, customary and reasonable (UCR) charges that dentists in your area charge for each procedure.
<i>Co-insurance</i>	<ul style="list-style-type: none"> ▪ Preventive services are covered 100%. ▪ Coverage for other services is higher than the Network Access Plan. 	<ul style="list-style-type: none"> ▪ Preventive services are covered 100%. ▪ Coverage for other services is lower than the Value Plan,
<i>Save money by using network providers</i>	<ul style="list-style-type: none"> ▪ If you always use network providers, consider the Value Plan. ▪ With higher co-insurance levels, your out-of-pocket costs are reduced for in-network dentists. 	<ul style="list-style-type: none"> ▪ If you want freedom to choose between in-network and out-of-network providers, consider the Network Access Plan. ▪ Coverage out-of-network is not limited to the discounted fees our in-network dentists charge.

- Premiums are the same for either plan
- Switch plans each year at annual enrollment time
- Save an average of 30% over what dentists usually charge by using network providers

Maximum Rollover

Save Your Dental Annual Maximum Dollars For a Time When You Need Them Most!

With Maximum Rollover, Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). The MRA can be used in further years, if you reach the plan's annual maximum.

To qualify, you must submit a claim for covered services for which a benefit payment is issued, in excess of any deductible or co-pay, and you must not exceed the paid claims threshold during the benefit year.

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit.

You will receive an annual MRA statement detailing your account and those of your dependents.

PLAN ANNUAL MAXIMUM **	THRESHOLD	MAXIMUM ROLLOVER AMOUNT	MAXIMUM ROLLOVER ACCOUNT LIMIT
\$2000	\$800	\$400	\$1500

NOTES:

For calendar year accumulation cases with a plan effective date in October, November or December, the Maximum Rollover Feature starts as of the first full benefit year. For example, if a plan starts in November of 2006, claim activity in 2007 will be used and applied to MRAs for use in 2008.

Maximum Rollover applies to new entrants who join the plan with 3 months or less remaining in the benefit year, as of the next benefit year.

Maximum Rollover is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year.



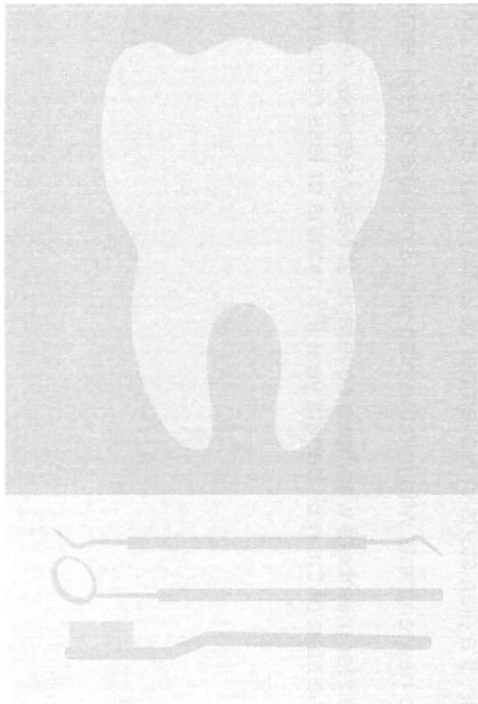
GUARDIAN®

Finding a dentist is easy

Go online – it takes just minutes!

It's easy to find dentists you can trust. Whether you're looking for a list of dentists that serve your plan (in-network) or trying to locate a specific dentist, it takes just minutes through Guardian's Provider Online Search.

Guardian's Provider Online Search is available to you 24 hours a day, 7 days a week.



Here are just a few things you can do online:

- Customize your search by specialty, languages spoken, gender and more
 - Get side-by-side comparisons of dentists' information (ie. office status, distance)
 - Create a short-list of "favorite" dentists – for quick reference online
 - Get maps and directions to a dentist's office location
 - View your results online or have them faxed or emailed to you
 - Save your search criteria for easy access when you revisit Provider Online Search
 - Create a customized directory of dentists
 - Nominate a dentist to be included in a network
 - And much more!
-

Just go to www.GuardianLife.com.
Under "Resources", click on "Provider Online Search".



A Great Value from Guardian Vision Featuring the Davis Vision Network

Guardian Vision members receive full coverage for contact lenses from the Davis Vision Contact Lens Formulary

- The contact lens Formulary is available in most Davis Vision private practice locations but not in retail locations.
- The Formulary benefit is offered exclusively with full-feature and materials-only plan designs*.
- Contact lens evaluation and fittings are included at no additional charge when contact lenses from the Formulary are prescribed.
- Contact lenses not included in the Formulary are covered up to the plan's elective contact lens allowance and the co-pay is waived. In addition, when the evaluation, fit, and lenses are supplied by the same vision provider at the same time, all can be applied to the elective contact lens allowance.

Davis Vision Contact Lens Formulary*		
Type	Lens	Manufacturer
Daily Wear Includes two lenses. With proper handling and care, these lenses will last up to approximately one year.	Cooper Clear DW Z4 Sofblue Z6 Sofblue Silver 07	Cooper/OSI Cooper/OSI Cooper/OSI Cooper/OSI
Planned Replacement Includes two boxes. Due to their extended wearing features, these resilient lenses can last up to approximately one year depending on the provider-recommended wearing schedule.	Purevision (Silicon Hydrogel) Proclear Compatibles Frequency 38 Frequency 55	Bausch & Lomb® Cooper/OSI Cooper/OSI Cooper/OSI
Disposable Includes four boxes, which equates to approximately a six-month supply.	Soflens 38 (6 pack) Clear Site (1-Day 30 pack) Focus Dailies (30 Pack) Cooper Clear FW Biomedics XC (Silicon Hydrogel) Biomedics 38 Biomedics 55 Encore Premium Freshlook LT Acuvue Acuvue 2 Acuvue Advance 1-Day Acuvue O2 Optix	Bausch & Lomb® Cooper/OSI CIBA Vision® Cooper/OSI Cooper/OSI Cooper/OSI Cooper/OSI CIBA Vision® Cooper/OSI Johnson & Johnson Johnson & Johnson Johnson & Johnson Johnson & Johnson CIBA Vision®

* Available at most participating independent provider offices. All contacts on our Formulary are Single-Vision Spherical lenses. Formulary subject to change. A basic co-payment may apply.



Members Save on Eyewear Enhancements Through Davis Network Discounts

Spectacle Lens	Member Prices	Average Member Savings
All ranges of prescriptions (single vision, bifocal, trifocal)	Included	\$60-\$120
Blended Segment Lenses	\$20	\$30
Choice of glasses or plastic lenses	Included	\$30-\$35
Coating - Premium Anti-Reflective	\$48	\$17 - \$32
Coating - Standard Anti-Reflective	\$35	\$15-\$30
Coating - Scratch Resistant	\$20	\$10-\$40
Coating - Ultraviolet	\$12	\$18
Corning™ Photochromic Glass Lenses	\$20	\$10-\$40
Hi-Index Lenses	\$55	\$45-\$95
Intermediate Vision Lenses	\$30	\$120-\$145
Oversize lenses	Included	\$20
Plastic Photosensitive Lenses	\$65	\$35-\$85
Polarized Lenses	\$75	\$20
Polycarbonate Lenses - Adults	\$30*	\$30-\$45
Polycarbonate Lenses – Children	Included	\$60-\$75
Progressive Lenses (Varilux™, etc.) - Premium	\$90	\$110-\$210
Progressive Lenses - Standard	\$50	\$100-\$150
Fashion or gradient tinting of plastic lenses	Included	\$20
Warranty	Included	\$30

Applies to Designer Plan. Prices subject to change.

Visit www.GuardianLife.com or contact member services at 877-393-7363 for more information

*Polycarbonate lenses covered-in-full for monocular patients and patients with prescriptions greater than or equal to +/- 6.00 diopters



GUARDIAN®

Your Confidential Employee Assistance Program

WorkLifeMatterssm

Providing Assistance for What Matters Most

Let's face it, balancing your work and home life is not easy. With WorkLifeMatters, your confidential employee assistance program, you don't have to face life challenges alone. WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life.

WorkLifeMatters can offer help with:

Education

- Admissions testing & procedures
- Adult re-entry programs
- College Planning
- Financial aid resources
- Finding a pre-school

Dependent Care & Care Giving

- Adoption Assistance
- Before/after school programs
- Day Care/Elder Care
- Elder care
- In-home services

Legal and financial

- Basic tax planning
- Credit & collections
- Debt Counseling
- Home buying
- Immigration

Lifestyle & Fitness Management

- Anxiety & depression
- Divorce & separation
- Drugs & alcohol

Working Smarter

- Career development
- Effective managing
- Relocation

...Support is a phone call or click away

- o Unlimited free telephonic consultation with an EAP counselor available 24/7 at 800-386-7055
- o Referrals to local counselors - up to three sessions free of charge
- o State of the art website featuring over 3,400 helpful articles and topics like wellness, training courses, and a legal and financial center: www.ibhworklife.com; User Name: Matters; Password: wlm70101

WorkLifeMatters Program services are provided by Integrated Behavioral Health, Inc., and its contractors. Guardian does not provide any part of WorkLifeMatters Program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WorkLifeMatters Program at any time without notice.



GUARDIAN®

Employee Benefits Hotline

Have a question before you enroll in your Guardian plans?
Call or email us to get answers!

Toll-free Phone	Email
1-888-600-1600 7:00 a.m. – 7:30 p.m., Monday – Friday, Central Time	Email your question to: ebh@glic.com

The Employee Benefits Hotline is dedicated to answering questions about the Guardian benefits your employer is offering you. Benefit specialists are available to help provide you with information you need, so that you can make sound decisions for you and your family and sign up for the plans that best suit your needs.

Contact the Employee Benefits Hotline for things like:

- Benefits covered under the plans your employer is offering
- Doctors, dentists or vision providers who participate in your plan*
- Help with completing your enrollment form...and more

Who may contact the Employee Benefits Hotline?

- Prospective members who are enrolling in a Guardian benefits plan
- If you are enrolling in a Guardian Dental or Medical plan, your doctor or dentist may contact the hotline to verify benefits and eligibility for you as you enroll

What if English is not my first language – can someone still help me?

Yes. The Employee Benefits Hotline provides support in over 50 different languages!

What do I need to include in my email or have ready before I call?

Just the name of the company you work for.

Can I call or email the Employee Benefits Hotline with questions even after I enroll?

Once you are officially enrolled in a plan, you will receive additional information – including other toll-free phone numbers – to service you after you have signed up.

* Available if employer is offering Guardian dental, medical or vision coverage.



Your Benefits Information ... Anytime, Anywhere
www.GuardianAnytime.com

Enrolled members and their dependents can access helpful, secure information about their Guardian benefit(s) online at www.GuardianAnytime.com—24 hours a day, 7 days a week.

Anytime, anywhere you have an internet connection, you'll be able to:

- Review your benefits
- Look up coverage amounts
- Check the status of a claim
- Print forms and plan materials
- And so much more!

To register, go to www.GuardianAnytime.com

TMC Benefits Plan