



How Do you Measure Network Strength?

In-network effective discounts and why they matter

Dental network size is important. You want to make sure that employees have a great choice of dentists in their area. And, of course, network discounts are important too — as dental plans should save employees money on dental care.

However, the size and discounts are only valuable if members use the providers in the network.

The **in-network effective discount**, or the total percentage of claim savings due to in-network utilization, is a better indication of the overall savings a dental network provides. Claims savings are a result of in-network discounts and a provider panel that is highly utilized by employees and dependents.



One of the nation's strongest dental networks

- **113,300+** PPO providers at **360,800+** locations⁴
- **Top network** by size in most dental markets⁴
- **42%** growth over the last four years¹
- Plan designs that encourage network care
- Network utilization and discounts are above industry average – saving members money

How does Guardian compare to the industry?

	PPO In-Network Discount	X	PPO Network Utilization	=	PPO In-Network Effective Discount
Guardian¹	35.9%	X	63.9%	=	22.9%
Industry²	34.3%	X	57.9%	=	19.9%

With an in-network effective discount that is higher than the industry average, Guardian helps members save and get more value from their benefits.

Contact your Guardian Group Sales Representative for more information.

1. Guardian Reporting 2015. 2. 2015 Dental PPO Network Study, Ruark Consulting, LLC 3. Calculated Industry PPO In-Network Effective Discount 4. NetMinder, September 2016. 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. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only. Policy Form #GP-1-DG2000, et al. For agent/broker use only. Not for use with general public.

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