May 15, 2014

Dear Guardian and/or First Commonwealth Member:

Thank you for being a Guardian and/or First Commonwealth ("FCW") customer. We would like to take this opportunity to let you know about a recent legislative change that affects your Guardian DentalGuard or FCW plans.

Recent Missouri legislation prohibits insurers from requiring network dentists to charge the fees agreed upon in their network contracts for dental procedures that are not covered by your plan. "Non-covered services" are treatments or procedures that are not included features of your Guardian or FCW PPO coverage. While the law applies to dental PPO and HMO plans, FCW HMO plans do not provide discounts for non-covered services. The law does not affect our payment for any dental procedure that is covered by your plan. Those services are still covered and paid based, subject to the plan’s exclusions and limitations, coinsurance, deductibles, and annual maximum, on the dentist’s discounted fee schedule.

Under the terms of your Guardian or FCW plan, you have always been responsible for non-covered services. However, because of this law, the charges for non-covered services that are billed to you by your network dentist could increase based on the dentist’s actual fees for those non-covered services. You should contact your dentist to determine the fees for non-covered services.

You can be assured that your Guardian and FCW plans continue to provide you with access to one of the largest dental networks in the nation.

If you have any questions, please contact our Customer Response Unit at the number shown on your ID card.

Sincerely,

The Guardian Life Insurance Company of America