

**The QCD All-American
Dental & Vision Benefit Program
For**

Baylor University

“RED” Dental & Vision Benefit Program

(A Managed Cost Dental & Vision Benefit Program – Not an Insurance Plan)

**Monthly Cost For Employees And All Dependents
Paid By Baylor University**

“WHITE” Dental & Vision Benefit Program

(A Combination of the Managed Cost Dental & Vision Program and a Scheduled Insurance Plan)

Employee Only	\$00.00 *
Employee + One	\$26.00
Employee + Family	\$50.00

* Baylor University Covers “Employee Only” Cost.

The QCD “WHITE” Program combines the QCD Managed Cost “RED” Program (not an insurance plan) and a Scheduled Insurance Plan provided by National Guardian Life Insurance Company, Home Office: Madison, WI. Administrative services are provided by, GroupLink, Inc.: Home Office: Indianapolis, IN. This refers to Group Certificate Form Series No. NDNGRP2002CT. The vision coverage is not connected with or provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, A.K.A. The Guardian or Guardian Life.

The insurance rates include a waived deductible for all Class I services, no waiting periods for current or future employees, child orthodontic benefits and a \$1,500 calendar year maximum. All QCD “WHITE” Dental & Vision Benefit Program participants have full benefits under the QCD Managed Cost Dental & Vision Program and the Scheduled Insurance Plan.