



PHYSICAL HEALTH INCLUDES YOUR EYES AND TEETH

ROUTINE EXAMS CAN DETECT ISSUES EARLY

Regular teeth cleanings and vision exams are important for more than just a beautiful smile and shining eyes. Oral and eye health are essential to our overall well-being. Your health care routine should include regular visits to your dentist and vision care provider.

Your dental and/or vision coverage includes comprehensive exams that can help detect health issues that extend beyond your mouth and eyes, such as early warning signs of diabetes, heart disease, and more. Don't wait any longer! If you are due for a dental or eye exam, schedule an appointment now.

DENTAL CLEANINGS GIVE YOU SOMETHING TO SMILE ABOUT

Visiting the dentist twice a year will do you, and your smile, a world of good. Preventive dental care through Guardian is covered at 100% and includes:

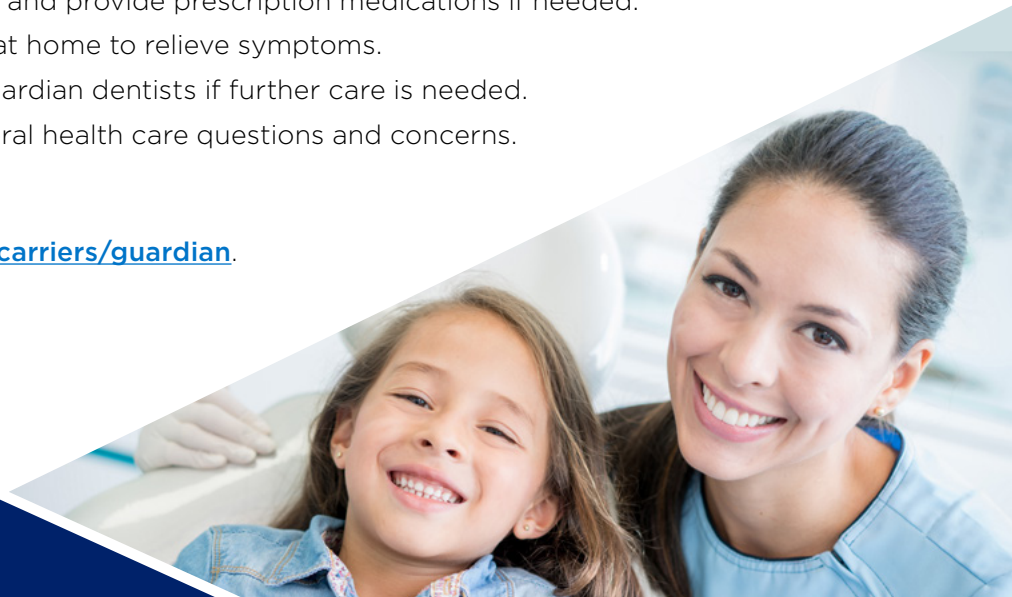
- **Tartar Removal:** When plaque builds up, it creates tartar. If untreated, this can quickly lead to cavities.
- **Regular X-rays:** Not all dental problems involve a toothache. Regular X-rays also help your local dentist with early detection issues.
- **Early Detection of Problems:** After your cleaning, your dentist will conduct an examination, checking for cavities or other problems.
- **No Surprises:** See your dentist regularly and communicate to avoid surprises with your dental work or what you may owe.

Virtual Dental Care

Did you know that virtual care includes TeleDentistry? If you have dental coverage through Guardian, you can connect with a dentist via video for emergencies or when you are traveling and unable to get to a dentist. Through TeleDentistry, a dental provider can:

- Assess toothaches and infections, and provide prescription medications if needed.
- Suggest things that can be done at home to relieve symptoms.
- Provide referrals to in-network Guardian dentists if further care is needed.
- Provide guidance and advice on oral health care questions and concerns.

To access TeleDentistry, go to www.teledentistry.com/insurance-carriers/guardian.



THE IMPORTANCE OF EYE EXAMS

You may have received a vision screening at school years ago, or maybe recently when you renewed your driver's license. This cannot replace the benefits of a comprehensive eye exam. Most services with your VSP vision benefit are covered for a low copay.

Don't wait until you notice a change in your vision to see a doctor. Eye problems are often silent - meaning they have no symptoms - and this can be dangerous to the person who is waiting to see a change. Eye examinations are an important part of health maintenance for everyone.

Great reasons to maintain your eye health:

- 80% of vision problems are avoidable or even curable.
- The muscles that control your eyes are the most active.
- With proper care, it only takes about 48 hours for the eye to repair a corneal scratch.
- You blink about 12 times every minute, cleaning the surface of your eyes and helping you see more clearly.

STAY IN-NETWORK AND SAVE

When you use in-network medical, dental, and vision providers, you save money because in-network providers have agreed to accept our plans' negotiated fees as payment in full. When you go out-of-network, you pay the difference between the negotiated fee and the provider's billed charge (in addition to your applicable deductible and coinsurance amounts). To find network facilities:

- **Blue Cross Blue Shield of Texas (BCBSTX):** Call 1-800-311-1593 or visit www.bcbstx.com
- **Kaiser Permanente:** Call 1-800-464-4000 or visit kp.org (Remember, our Kaiser plans do not cover out-of-network services except in emergencies)
- **Guardian Dental:** Download the free mobile app or visit www.guardiananytime.com
- **Blue Cross Blue Shield of Texas (BCBSTX):** Visit www.vsp.com



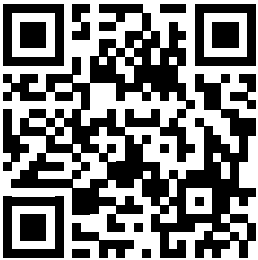
IT'S TIME FOR A MID-YEAR BENEFITS CHECK-IN

With more than half of the year behind us, now is the perfect time to review the status of your annual medical, dental, and/or vision deductibles and out-of-pocket maximums. Keeping track of your balance(s) can help ensure you are planning for needed services, both physically and financially.

To check your balances, contact the benefit carrier. Phone numbers and websites can be located on the US Benefits Hub or in the 2023 Employee Benefits Guide.

QUESTIONS?

For more information about these benefits, including how to contact the carriers directly, visit the US Benefits Hub at <https://myensignenergybenefits.com>.



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