TITLE: CHIEF DENTAL OFFICER

COMPANY OVERVIEW:

The Guardian Life Insurance Company of America® is a Fortune 250 global financial services company and one of the largest mutual life insurers in the United States. In 2015, the company achieved the highest earnings in its over 155-year history, reporting $1.5 billion in operating income (before taxes and dividends to policyholders). Guardian ended the year with $7.3 billion in capital, marking its seventh consecutive year of capital growth, and a record-high policyholder dividend of $838.6 million was declared.

Guardian is a mutual company, meaning it is owned by its policyholders. As owners, policyholders share in Guardian’s actual financial results through annual dividends which Guardian has paid every year since 1868. Being a mutual company means the company’s focus is always on its customers and building a strong financial foundation that will serve them today and into the future.

Guardian’s offerings range from life insurance, disability income insurance, annuities, wealth management and investments to workplace benefits such as dental, vision, and 401(k) plans. Guardian has approximately 8,000 employees and a network of over 3,000 financial representatives in more than 70 agencies nationwide.

Guardian states its aspiration in the following way: “To be the trusted mutual partner, delivering financial security how, when, and where our clients prefer.”

POSITION SUMMARY:

As the dental authority for Guardian Life, The Chief Dental Officer is responsible for all clinical aspects of dental policy, claim adjudication, effective financial management, grievance and appeal resolution decisions, clinical professional communications, and training. This Leader participates in Guardian quality assurance, utilization review, and related task forces or committees, such as those involving cost of care, product development, procedures subject to abuse, etc. He/She serves as a liaison to the professional dental community, and represents Guardian in industry, governmental, and public relations capacities.

The Chief Dental Officer ensures the provision of proactive patient care that optimizes the dental health of the patient population of each community served through Guardian dental products and programs. This requires the coordination of activities with dental providers, Guardian personnel, senior management, dental advisors, dental consultants, professional societies, and regulatory agencies. In addition, this Dental Officer provides leadership and development to internal Dental Directors as well as dental consultants, either directly or indirectly and ensures that qualified clinicians are accountable to the organization for decisions affecting consumers.

REPORTING RELATIONSHIPS:

This position reports to the Vice President, Dental Networks & Quality who, in turn, reports to the Senior Vice President, Group Products.
CORE COMPETENCIES:

Ensure dental loss ratio is effectively and appropriately managed:
- Provide thought leadership and direction to dental cost management activities including utilization management program effectiveness, utilization review, fraud/abuse detection, dental reimbursement, benefit design, member management and other tools to assist in the management of dental costs.
- Ensures claims, referrals, appeals, grievances and emergency referrals/claims meet appropriate clinical and plan guidelines consistent with industry standards, network contracts, policy language, clinical standards and regulatory requirements.
- Establishes dental policy for application in determining all claim payment and pre-payment review decisions. Provides oversight of clinical determinations to adhere to established policy, and consistency of decision making.
- Provides dental insight and guidance to the utilization review process, identifies dentists with practice patterns that merit more in-depth claim review and approval.

Ensure quality, cost-effective dental care:
- Ensures consistent quality of care standards for Guardian consistent with policy language, adherence to state specific regulatory requirements that meet clinical quality standards.
- Develops and implements an ongoing consistent clinical review policies and processes. Assures consistent adherence to these policies by clinical decision makers.
- Directs resources to manage utilization by educating and making recommendations in regard to corporate policy concerning eligibility/necessity of various services, referral to specialists, treatment plans, alternate delivery mechanisms, ancillary services, dental health management, emerging technology, etc.
- Participates in Guardian quality assurance, utilization review, and related task forces or committees, such as those involving cost of care, product development, procedures subject to abuse, etc. This includes coordination of retrospective review and appeal processes, as well as conferring with peer consultants retained to provide dental counsel, to ensure that subsequent decisions and recommendations are based on an accurate and consistent assessment of the medical, clinical, financial, and behavioral factors at hand.
- Ensures adherence to all regulatory guidelines and that company processes are in compliance with all state-specific regulatory mandates.

Development of Wellness Initiatives:
- Lead the development of dental wellness programs designed to provide optimal clinical benefit to members, reduce dental claims costs and differentiate Guardian from other competing organizations. Lead the promotion of these clinical wellness differentiators internally as well as across appropriate sales channels.

Talent Development/Performance Management:
- Responsible for leading a team of Dental Directors and Consultants.
- Develops and inspires the team by providing business updates that align the team's objectives with the goals of the organization while maintaining an environment of trust:
  - Executes Performance Management Cycle and establishes performance metrics with clear systems of measures and accountabilities that drive results.
  - Creates a culture of openness, trust and inclusion.
- Actively provides developmental activities to staff. Promotes a culture of constant growth, learning and improvement. Actively provides candid developmental feedback.
- Participates in oversight of dental subsidiaries including Dental Directors/dental consultants for designated Guardian subsidiaries.
Dental Industry Leadership & Business Development:

- The Chief Dental Officer serves as a liaison to the professional dental community, and represents Guardian in industry, governmental, and public relations capacities. This includes, for example, making presentations to professional societies, contributing articles to internal and external journals and publications and communicating professional concepts to lay, professional, and regulatory audiences.
- Assists in projects as assigned, providing a professional dental perspective to areas such as product development, network management claim review logic and claim standards.
- Provides dental clinical leadership to all organizational initiatives as needed.
- Leads critical corporate professional affairs activities. Most notably, these activities involve responding to inquiries/areas of noncompliance identified as a result of state Department of Insurance audits; providing RFP input for large or otherwise critical business prospects; providing clinical advice relative to changes to plan benefit designs; and leading or participating in other projects as business needs dictate. Participates in corporate product development/governance activities.

QUALIFICATIONS:

- DDS or DMD degree from an ADA accredited dental school required
- 10 plus years of clinical experience required; 5-10 years of progressively responsible dental management/insurance industry experience preferred
- Have knowledge of regulatory guidelines and issues relating to dental managed care.
- Have knowledge of the dental insurance industry relating to network development, claims review policies, quality management
- Must be analytical and detailed oriented, with solid organizational and communication skills.
- Must be goal and deadline oriented with strong negotiation skills
- Will require travel as necessary to support these programs and establish clinical leadership and eminence across the industry.

POSITION LOCATION:

- Off campus (remote)

COMPENSATION:

- Guardian provides competitive compensation and outstanding benefits for a secure, healthy and flexible work environment

Guardian is an equal opportunity employer. All qualified applicants will be considered for employment without regard to age, race, color, creed, religion, sex, affectional or sexual orientation, national origin, ancestry, marital status, disability, military or veteran status, or any other classification protected by applicable law.