

Benefits Rollover

Available to all enrolled employees.

How it Works

- If you have at least one cleaning and exam in a policy year but spend less than 50% of the policy year maximum benefit you can enjoy a higher max benefit amount in future years
- You can roll over 25% of the policy year maximum benefit dollars to the next year
- A higher max in future years makes the plan more valuable to keep in place
- Adjusted annual maximum can grow up to 2x the policy year maximum benefit

Rollover benefit is administered automatically for all enrolled members.

Contact your
Benefits Administrator
for more information.

Example 1:	Example 2:
<p>The member's plan has a \$1,000 annual maximum.</p> <p>During the plan year, the member has two cleanings and examinations and one set of X-rays for a total of \$200 in services.</p> <p>The member can rollover \$250, or 25% of the policy year maximum.</p>	<p>The member's plan has a \$1,000 annual maximum.</p> <p>During the plan year, the member has one cleaning and examination and two root canals for a total of \$900 in services.</p> <p>The employee is not eligible for rollover because they spent more than 50% of their policy year maximum.</p>

Note: Member must satisfy any benefit or late entrant waiting period to be eligible for max rollover.

An Added Bonus for Takeover Plans

You can bring your prior carrier with you. Your employer must provide a report from their current carrier showing each member's rollover amount.



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