



Understanding the Benefit Carryover Allowance

Because most dental issues are 100% preventable, people who visit the dentist regularly rarely need the maximum benefits provided by their dental plan. However, someday you might need a more extensive and costly dental treatment. With your plan's Benefit Carryover Allowance, you can roll over a portion of your unused benefits and use them for future dental expenses. It's like a rainy day fund for your oral health needs!

How Benefit Carryover Allowance Works

We use a simple formula to determine how much can be rolled over via the Dental Benefit Carryover Allowance.

$$\text{Annual Maximum} - \text{Claims Paid In Benefit Year} = \text{Benefit Carryover Allowance} \\ (\text{up to } \$500)$$

If your plan has an annual maximum of \$1,500, here is how you can use the Benefit Carryover Allowance:

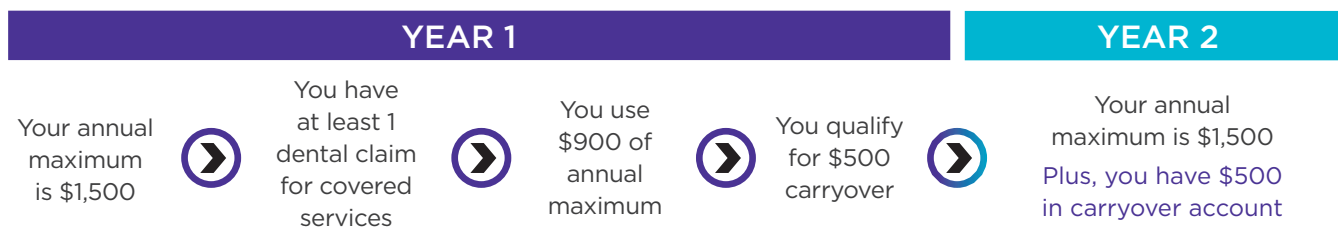


Chart is for illustrative purposes only. Annual maximums may vary by plan.

In year 2, you'll get \$500 in extra benefit dollars to use toward covered services that exceed the annual maximum instead of paying for those services out-of-pocket.



Qualifying For Benefit Carryover Allowance

The Benefit Carryover Allowance applies separately to you and your covered dependents. This means each person on the policy can roll over unused benefit dollars if they qualify.

To qualify for the Benefit Carryover Allowance, you must:

- Be covered under the plan for the full benefit plan year with coverage for major services
- Have fulfilled any benefit waiting periods
- Have at least 1 claim for a covered dental service during the benefit year
- Your paid claims during the benefit year cannot exceed the plan's annual maximum

Carryover Dollars Don't Go Away

Once you accrue benefit carryover dollars, they'll stay in the account until they're used.¹ You will not lose accumulated benefit carryover dollars, even if you don't qualify to roll over unused benefits each year.

Additional Benefit Carryover Allowance Guidelines

It's important to note:

- Benefit carryover dollars may only be used after the current annual maximum has been used.
- Benefit carryover dollars cannot be used toward services with a separate lifetime maximum, such as orthodontics, or uncovered services.
- Any remaining unused benefit carryover dollars will roll over to the following year.
- The carryover account balance cannot exceed \$500.
- If no claims are paid in a benefit year, you are not eligible to roll over unused benefits via the Benefit Carryover Allowance feature.
- If you change to a different group plan that also has the Benefit Carryover Allowance feature, any carryover dollars accrued on your prior plan will be forfeited.
- If the Benefit Carryover Allowance is removed as a plan feature or the member moves to another group plan, accrued carryover dollars may be forfeited.

