

# Carryover Max<sup>SM</sup> puts your unused benefit dollars to work for you!



Carryover Max allows you to accumulate part of your unused benefit dollars from one year into future years. Carried-over benefit dollars increase your annual maximum and help pay for future covered services, such as bridges, crowns, and root canals.

## It's easy to qualify.

Get your annual check-up.<sup>1</sup> That's it.

## How Carryover Max works:

1. If you use less than half of your yearly benefit dollars, we'll take the difference between your annual maximum and what you actually used and multiply that by 25%.<sup>2</sup>
2. We'll add that amount to your next year's annual maximum to use for planned or unplanned expenses.
3. Unused yearly carryover funds will accumulate (capped at your standard annual maximum amount), so you don't lose them.
4. You can accumulate multiple years' carryovers (up to \$500 per year), potentially doubling your benefit dollars.

## Here's an example of how Carryover Max is applied year over year.

	Year 1	Year 2	Year 3	Year 4
Your standard annual maximum amount	\$1,500	\$1,500	\$1,500	\$1,500
Carryover amount from previous year	N/A	\$275	\$500	\$400
Total benefit dollars available	\$1,500	\$1,775	\$2,000	\$1,900
Your total claims paid <sup>3</sup>	\$400	\$600	\$1,600 <sup>4</sup>	\$200
Cleaning or oral exam during the prior year	Yes	Yes	Yes	Yes
Carryover amount earned	\$275	\$225	\$0	\$325
Accumulated Carryover Max total available	\$275	\$500	\$400	\$725

## Carryover Max increases your dental benefit value

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them.



**Questions about Carryover Max?** For more details on qualifications and rules, go to our [website](#) or call **800.452.9310**.

<sup>1</sup>To qualify for Carryover Max, you must receive at least one cleaning or oral exam during each plan year.

If you miss an annual cleaning or exam in a later year, any accumulated carryover will be lost.

<sup>2</sup>You can carry up to \$500 in unused dollars into the following year. Unused yearly carryovers can accumulate up to your standard annual maximum.

<sup>3</sup>If you use less than one half of your standard annual maximum, then you are eligible for Carryover Max.

<sup>4</sup>In Year 3, the \$1,500 standard annual maximum was exceeded, but the member had enough Carryover Max dollars accumulated (\$500) to cover the additional \$100 cost.