

## Maximum Rollover is easy and automatic.

- To qualify for *Maximum Rollover*, you must receive at least one cleaning or one oral exam in the benefit year\*. If you don't receive a cleaning or exam, you won't be eligible to roll over any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the maximum "threshold" amount of your current annual plan maximum (see chart inside brochure).
- Once you qualify, a portion of your unused annual maximum benefit dollars will roll over for use in your next benefit year\*, and beyond. This amount varies based on your annual maximum benefit payment (see chart inside brochure).
- Annual maximum dollars are used first. *Maximum Rollover* dollars are used after the annual maximum is met.

\*The benefit year is defined in your group's contract.



## Maximum Rollover rules and details:

- If you disenroll from your plan (for example, if you marry and enroll under your spouse's plan), you will lose your current rollover balance/amount.
- *Maximum Rollover* does not apply to lifetime maximums that may exist (such as orthodontics). Your benefits administrator can tell you if your plan includes any lifetime maximums.
- Eligibility for *Maximum Rollover* accrual is based on your benefit year (as defined in your contract).
- If you enroll after the beginning of the fourth quarter of the benefit period, you will not be eligible to begin rollover accrual until the beginning of your group's next benefit period.
- Claims not received by the last day of the calendar year may affect any *Maximum Rollover* dollars deposited in January of the following year. If claims for services covered in the prior year are received after the date the maximum is calculated, the calculation will be adjusted accordingly.

DentaQuest

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## Maximum Rollover



A DentaQuest benefit feature that lets you roll over part of your unused spending in one year to increase your benefits for the following year, and beyond.

DQ179(9/09)20M

## With *Maximum Rollover* from DentaQuest, you won't lose what you don't use.

THANKS TO *MAXIMUM ROLLOVER* FROM DENTAQUEST, THERE'S GOOD NEWS IF YOU DON'T HIT YOUR MAXIMUM DENTAL BENEFIT LIMIT DURING THE YEAR.

This valuable benefit feature allows you to roll over a portion of your unused spending to increase your maximum benefit limit next year, and beyond. So, you can save and accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future—such as bridges, crowns, and root canals.

## *Maximum Rollover* 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. Best of all, *Maximum Rollover* comes as part of your DentaQuest coverage. There's no additional fee.

### How *Maximum Rollover* works.

The chart below shows how *Maximum Rollover* is calculated based on various annual maximum benefit levels. Annual maximum amounts vary by plan, so check with your company's benefits administrator to find out what your plan's annual maximum benefit amount is.

Your plan's annual maximum benefit amount.	If your total yearly claims don't exceed this threshold amount...	Then you can roll over this amount to use next year, and beyond.	Your accumulated rollover total is capped at this amount.
\$500 – \$700	\$200	\$150	\$500
\$750 – \$950	\$300	\$200	\$500
\$1,000 – \$1,200	\$500	\$350	\$1,000
\$1,250 – \$1,450	\$600	\$450	\$1,250
\$1,500 – \$1,950	\$700	\$500	\$1,250
\$2,000 – \$2,450	\$800	\$600	\$1,500
\$2,500 – \$2,950	\$900	\$700	\$1,500
\$3,000 or more	\$1,000	\$750	\$1,500

The chart below is a four-year example of how *Maximum Rollover* is applied based on a member's annual maximum amount of \$1,000.

	Year One	Year Two	Year Three	Year Four
Your annual maximum amount	\$1,000	\$1,000	\$1,000	\$1,000
Rollover amount from previous year	N/A	\$350	\$350	\$150
Benefit dollars available	\$1,000	\$1,350	\$1,350	\$1,150
Your total claims paid*	\$400 (less than \$500)	\$800 (over \$500)	\$1,200** (over \$500)	\$300 (less than \$500)
Cleaning or oral exam during year	Yes	Yes	Yes	Yes
Rollover amount	\$350	\$0	\$0	\$350
Accumulated <i>Maximum Rollover</i> total	\$350	\$350	\$150	\$500

The benefit dollars available to this member in Year Five would be \$1,500.

\* In this example, "Your total claims paid" cannot exceed the "threshold" amount (of \$500) based on the annual maximum amount of \$1,000. Reference the second column of the chart below for your plan's "threshold" amount.

\*\* In Year Three, the \$1,000 annual maximum was exceeded, but the member had enough *Maximum Rollover* dollars accumulated (\$350) to cover the additional \$200 cost.