



Dental Maximum Rollover

An innovative program exclusive for Guardian DentalGuard Members

Accumulate Annual Maximum Dollars

With Dental Maximum Rollover, Guardian will roll over a portion of your unused annual dental maximum into your personal Maximum Rollover Account (MRA). The MRA can be used in future years if you reach the plan's annual maximum. If you use the services of in-network dentists exclusively during the benefit year, we'll increase the amount credited to your MRA!

To qualify, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit.

You and eligible family members maintain separate MRAs based on individual claim activity. Annual MRA statements are available online at www.GuardianAnytime.com.

How Maximum Rollover Works

Depending on the plan's annual maximum, your claims dollars for the year must not exceed a certain amount called the "threshold". If the threshold is not exceeded, you can roll over the set Maximum Rollover Amount that is pre-determined based on the annual maximum. As an added advantage, more money is rolled over if in-network dentists are used exclusively during the benefit year. The Maximum Rollover Account Limit is the most money that can be kept in the Maximum Rollover Account.

Consider the following example:

