

# **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 <a href="https://www.GuardianAnytime.com">www.GuardianAnytime.com</a>.

### **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:

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
\$400 in paid claims (some out of network) and do not exceed the \$700 threshold. \$350 added to the maximum rollover account for year 2.	\$900 in paid claims. This exceeds the \$700 threshold so no additional money is added to the maximum rollover account in year 3. No rollover balance used and continues to roll over.	\$1,600 in paid claims, which uses \$100 from rollover account. No additional amount added to rollover account because paid claims exceeded the \$700 threshold.	\$400 in paid claims (all innetwork) and did not exceed the \$700 threshold. \$500 added to the maximum rollover account for year 5 because member used innetwork providers only.	\$400 in paid claims (all innetwork) and did not exceed the \$700 threshold. \$500 added to the maximum rollover account for year 6. Year 6 will cover up to \$2,750 (\$1,500 plan maximum plus \$1,250 rollover balance).

