

Get the “Maximum” from your dental benefits

A solution to reducing costs and allowing employees to get more out of their dental funds.

Guardian will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan’s annual maximum is reached. As an added advantage, more money is rolled over if in-network dentists are used exclusively during the benefit year.

How Maximum Rollover Work: \$1,000 Annual Maximum Example

Depending on the plan’s annual maximum, if claims dollars for the year don’t exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

| Plan Annual Maximum* | Threshold | Maximum Rollover Amount | In-Network Only Rollover Amount | Maximum Rollover Account Limit |
|------------------------------|--|--|---|--|
| \$1,000 | \$500 | \$250 | \$350 | \$1,000 |
| Maximum Claims Reimbursement | Claims amount that determines rollover eligibility | Additional dollars added to Plan Annual Maximum for future years | Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year | The Maximum Rollover Account cannot exceed \$1,000 |

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

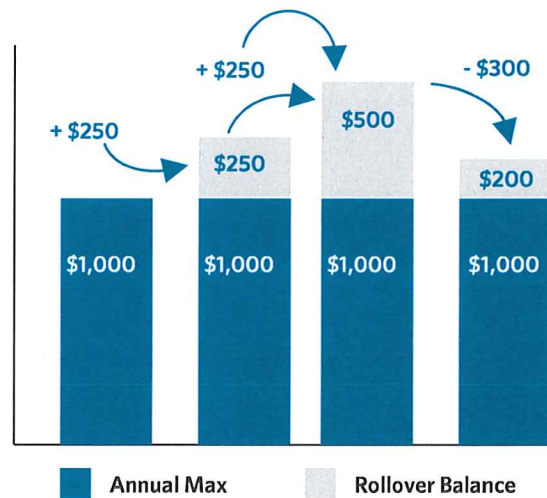
Here’s how the benefits work (Sample Plan)

YEAR ONE: Jane starts with a \$1,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$500 Threshold, she receives a \$250 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of \$1,250. This year, she submits \$250 in claims and receives an additional \$250 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of \$1,500. This year, she submits \$1,300 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

YEAR FOUR: Jane’s Plan Annual Maximum is \$1,200 (\$1,000 Plan Annual Maximum + \$200 remaining Maximum Rollover Amount accumulated).



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