



# dental rollover benefit



## Keep the smile on your employee's face, and the annual maximum in their account

With AXA's<sup>1</sup> dental rollover benefit, employees can roll over a portion of their unused annual maximum each year. That means, if they don't use up their annual maximum one year, they can roll it into the next year and use it then. This optional rollover feature gives them additional coverage in later years, above and beyond their plan's annual maximum benefit amount.

### The dental rollover benefit in action

To see how and when the annual maximum may be rolled over, let's look at a hypothetical example.



#### HERE'S HOW IT WORKS

- ▶ Employee must be enrolled in the plan for at least one full year
- ▶ Submit one claim for covered services within the preceding year below the Annual Threshold Amount
- ▶ At the end of the preceding year, for example, if there is \$1,000 or less in claims, 50% of the individual annual maximum amount can be rolled over into the next year
- ▶ The most that can be accumulated as an annual maximum amount is \$4,000
- ▶ The rollover balance only gets used when the maximum is exceeded
- ▶ The balance is available as long as the plan is offered and the employee is enrolled

#### MEET SUE. SHE ENROLLS IN THE DENTAL PLAN ON MARCH 1, 2017.

2017	2018	2019
<ul style="list-style-type: none"> <li>• Sue submits 2 claims</li> <li>• Claims paid = \$900</li> </ul> <p>Annual maximum = \$2,000 - \$900 = \$1,100 left</p> <p>Sue enrolled in March and does not qualify for a rollover amount because she was not covered under her AXA plan for a full year.</p>	<ul style="list-style-type: none"> <li>• Sue submits 1 claim</li> <li>• Claims paid = \$999</li> </ul> <p>Annual maximum = \$2,000 - \$999 = \$1,001 left</p> <p>This year, Sue qualifies for a rollover benefit because she has at least one claim and she used less than the threshold of half her annual maximum, or \$1,000. Her rollover amount = \$1,000 (50% of her annual max).</p>	<ul style="list-style-type: none"> <li>• Sue submits 5 claims</li> <li>• Claims paid = \$2,500</li> </ul> <p>Benefit dollars available (Annual maximum + Rollover balance) = \$2,000 + \$1,000 - \$2,500 = \$500 left</p> <p>Sue used \$2,500 benefit dollars, which exceeded her maximum by \$500, but she didn't have to pay the additional out-of-pocket costs because she's able to use \$500 of her \$1,000 rollover balance from the prior year. She gets to carry over the remaining \$500 rollover balance to next year.</p>



# Dental Rollover Benefit Example

## Assumptions

- Plan Maximum - \$2,000
- Plan Year - January 1 thru December 31
- Employee Effective Date - March 1, 2017
- Annual Threshold Amount - 50% of Individual Plan Maximum

Plan Year	2017	2018	2019
Annual Maximum Amount	\$2000	\$2000	\$2000
Benefit Dollars Available (Annual Maximum + Rollover Balance)	\$2000	\$2000	\$3,000
Total Claims Paid	\$900	\$999	\$2,500
Annual Maximum Remaining, End of Year	\$1,100	\$1,001	\$0
Add to Next Year's Rollover Balance	\$0	\$1,000	\$0
Rollover Balance, End of Year	\$0	\$1,000	\$500

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To qualify for the Rollover Benefit, you must be enrolled in the dental plan for a minimum of one year. Eligibility for the carry over Rollover Benefit Amount will be established or re-established at the time when the first claim in a Benefit Year is received for Covered Services during the Benefit Year. The claims paid for the Covered Services in the prior calendar year must not exceed the Annual Threshold Amount. Claims must be submitted during the

Benefit Year and in accordance with the claim provisions of the Policy. This benefit is forfeited if your plan no longer provides this Rollover Benefit or the plan is terminated.

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