



## Members' Dental Benefits Go Further with Maximum Rollover

Most people who have dental coverage don't use all of the benefit dollars that the plan will pay for the year (this is known as the "annual maximum"). That's why having the ability to "roll over" a portion of those unused benefit dollars to the following year is such a valuable feature in a dental plan.

Maximum Rollover allows members to accumulate a portion of their unused benefit dollars for use in future years.<sup>1</sup> This flexibility allows members to plan and schedule major services in advance—or be in a better position to deal with an unexpected procedure or emergency situation. This also gives members an incentive to be wise consumers and manage their dental plan costs.



Your dental benefit dollars can add up

### Here's an example of how it works:

(based on an annual plan maximum of \$1,000)

- 1 If you use less than \$500 of the annual maximum,<sup>2</sup> then the **\$350** rollover amount is applied to the next year.
- 2 In year two, your total benefit is now the \$1,000 annual maximum + \$350 in rollover dollars, or **\$1,350**.
- 3 In year three (if you qualify again in year two), your benefit level becomes \$1,350 + \$350 = **\$1,700**.
- 4 Your annual maximum plus rollover dollars can ultimately add up to **\$2,000** in plan benefits<sup>3</sup>—the total amount the plan will pay for your dental care.

Maximum Rollover gives members control of their benefits. By building up their qualifying amounts over time— together with our leading effective discounts that mean lower rates for dental services—our members' benefits go much further.

Contact your Florida Blue representative or agent for more information, or visit [floridabluedental.com/employers](http://floridabluedental.com/employers).

<sup>1</sup>Rollover is not available on BlueDental Care plans.

<sup>2</sup>To qualify, a member must also receive at least one covered service during the plan year. We strongly encourage members to take advantage of their preventive benefits, so routine cleanings qualify.

<sup>3</sup>The amount that can be rolled over is capped at \$1,000 in this scenario. Added to the plan's annual maximum of \$1,000, the member in this example now has \$2,000 in plan benefits.

Dental plans are offered by Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Florida Blue and an Independent Licensee of the Blue Cross and Blue Shield Association.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227.

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resewva yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227.