


Your dental benefits go further with Maximum Rollover

Our Maximum Rollover benefit allows you to save a portion of your unused benefit dollars for use the following year and beyond. This gives you added security to cover the cost of unexpected dental expenses in the future. To earn rollover dollars, you will need to be an active member of a BlueDental PPO plan¹ on the last day of the calendar year and receive at least one covered service during the year, such as a routine cleaning.

How it works

The dollar amount you can roll over is based on your plan’s annual maximum benefit amount. If you don’t exceed the “threshold” amount for your plan (listed in the second column in the chart below), we’ll roll over a portion of your unclaimed benefits (listed in the third column in the chart), which you can use for any dental expense.²



You can check your **Maximum Rollover balance** through your Florida Blue account or mobile app.

If your dental plan’s annual maximum ³ benefit amount is:	And, if your total claims don’t exceed this amount:	We’ll roll over this amount to use next year and beyond:	You can earn up to this amount of rollover dollars ⁴ :
\$1,000	\$500	\$350	\$1,000
\$1,250	\$600	\$450	\$1,250
\$1,500	\$700	\$500	\$1,250
\$2,000	\$800	\$600	\$1,500
\$2,500	\$900	\$700	\$1,500
\$3,000+	\$1,000	\$750	\$1,500

Your benefit dollars can add up

For example, if your plan has a \$1,000 annual maximum, and your claims don’t exceed \$500 in a given year, you’ll earn \$350 in rollover dollars. Your Maximum Rollover account can keep growing year after year until it reaches the limit allowed by your plan. In this scenario, that limit would be \$1,000, so you can potentially accumulate up to \$2,000 in benefits the following year.

It’s easy and automatic

If your plan includes Maximum Rollover and you qualify, you don’t have to do anything at the end of the year; the rollover amount is applied automatically. Plus, accumulated rollover dollars don’t expire.

Learn more at floridabluedental.com/rollover.

¹Rollover is not available on BlueDental CareSM plans. For individual (ACA) plans, it is available to active adult members age 19 years or older. Group PPO plans may include Maximum Rollover — check your policy for details.

²See your policy for Maximum Rollover details specific to your plan.

³If a plan's annual maximum is different for participating and nonparticipating dentists (for example, \$1,500 participating dentist/\$1,000 nonparticipating dentist), the participating dentist annual maximum, as shown on the Schedule of Benefits, will determine the plan's annual maximum benefit amount.

⁴Rollover cap amounts vary by plan.

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