


# 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. This gives you added security to cover the cost of unexpected dental expenses in the future.

## How it works

To earn rollover dollars, you must be an active member of a BlueDental PPO plan<sup>1</sup> on the last day of the calendar year and receive at least one covered service during the year, such as a routine cleaning. Also, your total claims paid during the calendar year must not exceed the payment threshold (which varies by plan).

There is a standard amount that you can roll over based on your plan’s annual maximum.<sup>2</sup>



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

If your dental plan’s annual maximum <sup>3</sup> 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 <sup>4</sup> :
\$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

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.

Your Maximum Rollover account can keep growing year after year. Accumulated rollover dollars don’t expire, so your dental benefits can increase in value over time.

Learn more at [FloridaBlueDental.com/Rollover](https://FloridaBlueDental.com/Rollover).

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

<sup>2</sup>See your policy for Maximum Rollover details specific to your plan.

<sup>3</sup>If 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.

<sup>4</sup>Rollover 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.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program<sup>®</sup> (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

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