

# Dental Annual Maximum Carry-Over

## Benefit

- **Carry-over:** an annual opportunity for members to carry-over a portion of their annual maximum from one year to the next if their annual dental claims are less than the amount specified in their plan
- **Network Boost:** a feature available to carry-over an additional portion of a members annual maximum from one year to the next when all dental claims are performed by participating network dentists
- **Carry-over** dollars never expire so members can be rest-assured the dollars they save can be used for dental care
- **Carry-over** has no requirement for an annual preventive visit to receive a carry-over reward

**Only 13% of consumers**

report exceeding their annual maximum in the past year<sup>1</sup>

**Our Carry-over solution is included in your plan**

but essentially gives employees the same level of benefits as competitor plans with a \$2,500 annual maximum but at a savings of up to 15% or more

**More than 90% of consumers**

in a dental PPO plan have an annual maximum of less than \$1,500 – nearly 50% of these members having a \$1,000 annual maximum.<sup>2</sup>

## Market Comparison

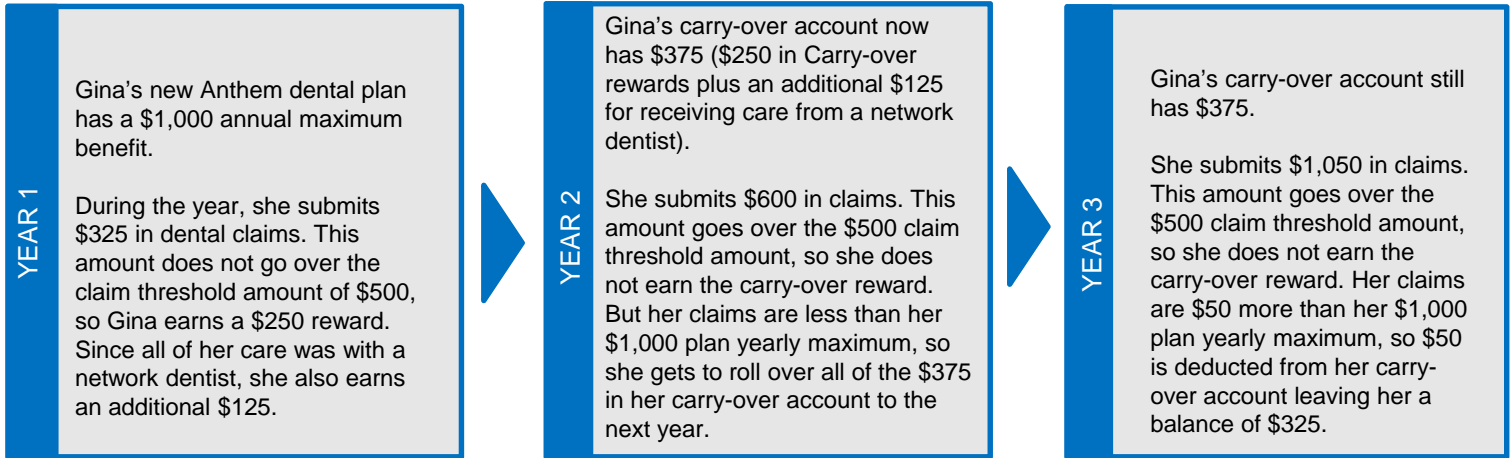
- Some carry-over benefits may require at least one preventive visit to earn a carry-over reward
- Dental plans may position a higher dental plan annual maximum instead of a carry-over benefit, but compare pricing – often a carry-over benefit results in significant premium savings up to 10% or more
- Compare carry-over benefits as some dental plans do not offer a network reward boost while others cap the carry-over maximum bank to as little as \$1,000 or \$1,500
- Evaluate claims thresholds and carry-over rewards between dental plans – you may find differences of as much as \$50 to \$100 in the Carry-over rewards you may earn

<sup>1</sup> National Association of Dental Plans (NADP), 'Consumer Survey Dental Health and Benefits.' Prepared by Percy & Company, October 2015.

<sup>2</sup> National Association of Dental Plans (NADP), '2016 State of the Dental Benefits Market.' April 2017.

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Annual Maximum	Claims Threshold	Carry-Over Reward	Network Boost Reward	Carry-over Maximum Bank
\$500	\$250	\$100	\$50	\$500
\$750	\$350	\$150	\$75	\$750
\$1,000	\$500	\$250	\$125	\$1,000
\$1,250	\$600	\$300	\$150	\$1,250
\$1,500	\$700	\$350	\$175	\$1,500
\$2,000	\$800	\$400	\$200	\$2,000
\$2,500	\$900	\$450	\$225	\$2,500



Term	Annual Maximum	Claims Threshold	Carry-over Reward	Network Boost Reward	Carryover Maximum Bank
<b>Definition</b>	The maximum amount your dental plan pays for covered services each year	The total amount your dental plan pays for covered services each year	The reward you earn when your dental plan pays covered services each year below the claims threshold	The reward you earn when your dental plan pays covered services each year below the claims threshold and to participating network dentists	The maximum amount of Carry-over and Network Boost reward dollars you can have at any given time

For a complete list of rules and additional information, please consult your benefit booklet.

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