



# BlueAdvantage Administrators of Arkansas

An Independent Licensee of the Blue Cross and Blue Shield Association

## University of Central Arkansas

### Calendar Year Maximum Rollover Benefit

We understand oral health is a critical part of overall health. That's why we offer a dental insurance plan that allows you to "rollover" a portion of your unused dental benefits from year to year.

The Rollover Benefit allows you to accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures.

This benefit applies automatically if you:

- Receive at least one covered dental service during the calendar year
- Are an active member of the plan on December 31
- Your total paid claims for the year do not exceed \$500 (the Yearly Threshold Amount)
- Your total Rollover account balance has not exceeded \$1,000 (the Accumulated Rollover Maximum)

### How Maximum Rollover Works

If we do not pay out more than \$500 in claims on your behalf during a Calendar Year, your Calendar Year Maximum of \$1000 for the next year will increase by \$350, for a total of \$1350.

We will add \$350 to your Rollover account balance every year you meet the requirements listed above up to a maximum of \$1,000. That is the most money you can accumulate in your Rollover account at any time. This amount is called the Accumulated Rollover Maximum.

### Frequently Asked Questions

- Q. Are any expenses not included when determining the amount of claims paid during a Calendar Year?
- A. Yes, claims for Orthodontia services, deductibles, coinsurance, co-pays, non-covered amounts, charges billed by non-par providers which exceed the allowed amount for the services rendered or balance billing amounts you may owe are not included in the total paid claims amount (Yearly Threshold Amount) when determining your eligibility to rollover dollars to the next Calendar Year.
- Q. When paying a claim, will the Calendar Year Maximum dollars or the Maximum Rollover dollars be used first?
- A. The Calendar Year Maximum dollars will be used first and then the Maximum Rollover dollars.
- Q. Will the Maximum Rollover dollars be affected if claims have not been received by the last day of the calendar year?
- A. If claims for services covered in the prior year are received after February 15; the Rollover calculation will be adjusted