

DENTAL MAXIMUM ROLLOVER BENEFIT

KEEP YOUR UNSPENT DENTAL DOLLARS
WHEN YOU ROLL THEM OVER

Keep your unspent dental dollars when you roll them over. Our maximum rollover benefit allows dental members to roll over a portion of their unused dental benefit from year to year. The accumulated rollover dollars can help offset higher out-of-pocket costs for complex procedures or large dental claims in the future.

Rollover Rules

You (or your dependent) must meet four conditions to be eligible to roll over:

- Receive at least one covered service during the calendar year
- Pay less in total claims than the yearly threshold amount (see chart below)
- Be an active member on the dental plan on the last day of the calendar year
- Keep your total rollover balance less than the accumulated maximum rollover amount

How Does the Rollover Work?

Use the chart below to find out the dollar amount that you're eligible to roll over. Start with your **calendar-year maximum**. If we do not pay out more claim dollars than the **yearly threshold**, your benefit maximum for the next year will increase by the **rollover amount**. The **total allowed rollover** is the total amount of rollover dollars that you can accumulate.

Calendar-Year Maximum	Yearly Threshold	Rollover Amount	Total Allowed Rollover
\$1,250	\$600	\$450	\$1,250



**BlueAdvantage
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Multi-year Rollover Example

Your unspent dental dollars can roll over every year (until you reach the total allowed rollover).

	Year 1	Year 2	Year 3
Calendar Year Maximum	\$1,250	\$1,250	\$1,250
Total Paid Claims	\$400 <i>(Less than \$600; benefit pays)</i>	\$700 <i>(More than \$600; benefit doesn't pay)</i>	\$450 <i>(Less than \$600; benefit pays)</i>
Previous Year Rollover Amount	\$0	\$450	\$0
Earned Rollover Amount	\$450	\$0	\$450
Accumulated Rollover Amount	\$0	\$450	\$450
Total Dollar Amount Available (Calendar-Year Maximum + Rollover Accumulation)	\$1,250	\$1,700	\$1,700

Year 1: Claims did not exceed \$600; a \$450 rollover amount was added to Year 2, which would typically start with a \$1,250 calendar-year maximum. Because of the \$450 rollover amount, the member starts Year 2 with \$1,700.

Year 2: Claims exceeded the \$600 threshold; therefore, no rollover amount was added to Year 3.

Year 3: Again, claims did not exceed the \$600 threshold; \$450 was earned for the next year.

The maximum rollover benefit from BlueAdvantage Administrators of Arkansas allows you to get more from your dental benefits because you can carry a portion of your unused calendar-year maximum forward for future use.

Questions?

Visit us anytime online at blueadvantagearkansas.com or call the customer service number on the back of your dental ID card.



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