



Dental Maximum Rollover for Small Employers

A solution to reduce costs and allow employees to get more out of their dental funds.

Guardian will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan’s annual maximum is reached. As an added advantage, more money is rolled over if in-network dentists are used exclusively during the benefit year.

Max Rollover Plan Types

- For calendar year accumulation cases with a plan effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2015, claim activity in 2016 will be used and applied to MRAs for use in 2017.
- Applies to new entrants who join the plan (calendar year or policy year accumulation) with three months or less remaining in the benefit year, as of the next benefit year.
- Maximum Rollover is not available with cases that don’t cover Major services and is deferred for members who defer coverage of Major services. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if three months or less remain until the next benefit year.

| Plan Annual Maximum | Threshold | Maximum Rollover Amount | Maximum Rollover Account Limit |
|---------------------|-----------|-------------------------|--------------------------------|
| \$500 | \$200 | \$100 | \$500 |
| \$750 | \$300 | \$150 | \$500 |
| \$1000 | \$500 | \$250 | \$1000 |
| \$1200 | \$600 | \$300 | \$1200 |
| \$1250 | \$600 | \$300 | \$1250 |
| \$1500 | \$700 | \$350 | \$1250 |
| \$2000 | \$800 | \$400 | \$1500 |
| \$2500 | \$900 | \$450 | \$1500 |
| \$3000 | \$1000 | \$500 | \$1500 |

Qualifying for Max Rollover

To qualify, a member must submit a claim and not exceed the paid claims threshold during the benefit year.

- The employee and each insured dependent maintain separate MRAs based on their own claim activity. Each member’s MRA may not exceed the MRA Limit.
- Each employee will receive an annual MRA statement detailing his or her account and those of his or her dependents. Each employer will receive a statement showing all members’ MRAs

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How Maximum Rollover Work: \$1,500 Annual Maximum Example

Depending on the plan’s annual maximum, if claims dollars for the year don’t exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

| Plan Annual Maximum | Threshold | Maximum Rollover Amount | Maximum Rollover Account Limit |
|------------------------------|--|--|--|
| \$1,500 | \$700 | \$350 | \$1,250 |
| Maximum Claims Reimbursement | Claims amount that determines rollover eligibility | Additional dollars added to Plan Annual Maximum for future years | The Maximum Rollover Account cannot exceed \$1,250 |

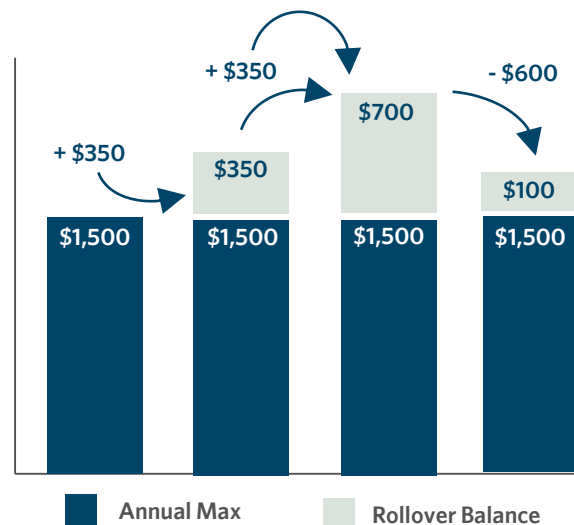
Here’s How the Benefits Work (Sample Plan)

Year One: Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.

Year Two: Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$500 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.

Year Three: Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

Year Four: Jane’s Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining Maximum Rollover Amount accumulated).



Contact your HR Representative for more information.

