

**-Dental Select-
PPO & PPO Plus
MAXIMUM
ROLLOVER
BENEFIT**



KEEP YOUR UNSPENT DENTAL DOLLARS WHEN YOU ROLL THEM OVER

Dental health is an important part of your greater wellness. Arkansas Blue Cross and Blue Shield wants to help you make the most from your dental coverage and enjoy better total health. Our maximum rollover benefit does just that – allowing you to roll over a portion of your 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 you may experience in the future.



THE ROLLOVER RULES

Your rollover amount will be added to your in-network calendar-year aggregate maximum benefit 60 days after the last day of the calendar year. Once you have the rollover money, you'll be able to use it that year and beyond. 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 (AND HOW MUCH CAN I GET)?

Use the chart below to find out the dollar amount that you're eligible to roll over. Start with your **in-network calendar-year aggregate maximum**. If we do not pay out more claim dollars than the **yearly threshold**, your in-network calendar-year aggregate 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.

In-Network Calendar-Year Aggregate Maximum	Yearly Threshold Amount	Available Rollover Amount to use next year/beyond	Accumulated Rollover Maximum
\$500 - \$749	\$200	\$150	\$500
\$750 - \$999	\$300	\$200	\$500
\$1,000 - \$1,249	\$500	\$350	\$1,000
\$1,250 - \$1,499	\$600	\$450	\$1,250
\$1,500 - \$1,999	\$700	\$500	\$1,250
\$2,000 - \$2,499	\$800	\$600	\$1,500
\$2,500 - \$2,999	\$900	\$700	\$1,500
\$3,000 or more	\$1,000	\$750	\$1,500

MULTIPLE-YEAR ROLLOVER EXAMPLE

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

	Year 1	Year 2	Year 3
In-Network Calendar-Year Aggregate Maximum	\$1,000	\$1,000	\$1,000
Total Paid Claims	\$400 (<i>Less than \$500; benefit pays</i>)	\$600 (<i>More than \$500; benefit doesn't pay</i>)	\$450 (<i>Less than \$500; benefit pays</i>)
Previous Year Rollover Amount	\$0	\$350	\$350
Earned Rollover Amount	\$350	\$0	\$350
Accumulated Rollover Amount	\$350	\$350	\$700
Total Dollar Amount Available (In-Network Calendar-Year Aggregate Maximum + Rollover Accumulation)	\$1,000	\$1,350	\$1,350

Year 1: Claims did not exceed \$500; a \$350 rollover amount was added to Year 2, which would typically start with a \$1,000 in-network calendar-year aggregate maximum. Because of the \$350 rollover amount, the member starts Year 2 with \$1,350.

Year 2: Claims exceeded the \$500 threshold; therefore, no rollover amount was added to Year 3 and the rollover accumulation remained at \$350 from Year 1.

Year 3: Again, claims did not exceed the \$500 threshold; \$350 was added to the rollover accumulation.

FREQUENTLY ASKED QUESTIONS:

Q: What is the purpose of the maximum rollover benefit?

A: It gives you the ability to carry a portion of your unused in-network calendar-year aggregate maximum forward for future use.

Q: What expenses are not included as eligible rollover amounts?

A: Orthodontia services, deductibles, coinsurance, copayments, non-covered amounts and charges billed by non-participating providers, which exceed the allowed amount for the services rendered or balance billing amounts are not included when determining amounts eligible for rollover.

Q: What is the maximum amount of rollover benefits a member can accumulate?

A: The amount is determined by your dental plan's in-network calendar-year aggregate maximum amount. A member of a group with a \$1,000 in-network calendar-year aggregate maximum can have up to \$1,000 in rollover benefits. A member of a group with a \$1,500 in-network calendar-year aggregate maximum can accumulate up to \$1,250 in rollover benefits.

Q: Will the maximum rollover dollars be affected if claims have not been received by the last day of the calendar year?

A: In order to be included in the rollover calculation, claims for services covered in the prior calendar year must be processed by February 15 of the current year.

QUESTIONS?

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