

# INTRODUCING DENTAL ANNUAL MAXIMUM ROLLOVER

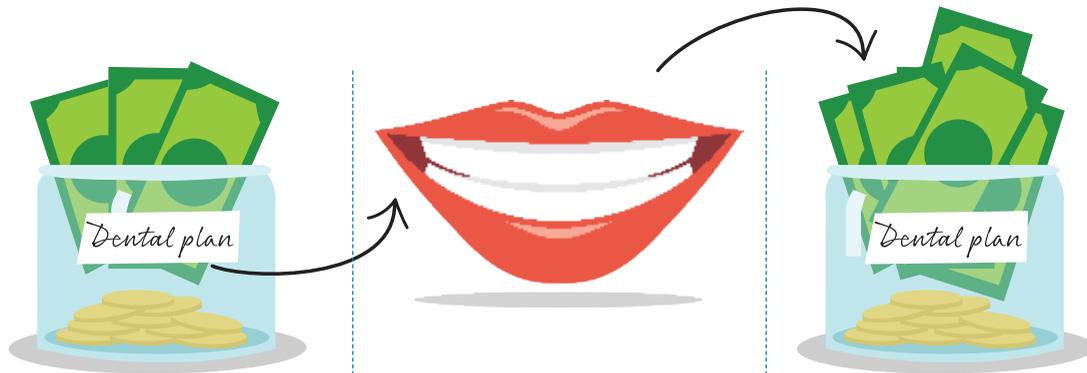
Regular dental visits can greatly reduce the occurrence of major oral health issues, saving money for both employers and employees. The Dental Annual Maximum Rollover from Excellus BlueCross BlueShield incentivizes preventive care by rewarding employees with funds they can roll over to use as needed in the future.



## 2020 DENTAL ANNUAL MAXIMUM ROLLOVER DESIGNS

PLAN ANNUAL MAXIMUM The Annual Maximum Rollover Design is based on the dental plan Annual Maximum	ROLLOVER THRESHOLD Maximum claims amount that the member can incur in order to earn the rollover	ROLLOVER The dollar amount added to the plan Annual Maximum for future years	ROLLOVER ACCOUNT MAXIMUM The maximum amount of rollover dollars that can be kept in the Rollover Account
Less than \$1,000	\$350	\$125	\$500
\$1,000 to \$1,999	\$500	\$250	\$1,000
\$2,000 or more	\$1,000	\$500	\$1,500

### Let's take a look at how it works:



1. Employees can roll over a portion of their unused amount in their annual maximum to the next year if they submit at least one paid dental claim, and do not exceed the rollover threshold

2. This incentivizes employees to visit the dentist for preventive care, which can help minimize major dental issues

3. Funds that roll over are added to the next year's annual maximum to be used for future treatment

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