# Guardian Dental Maximum Rolover

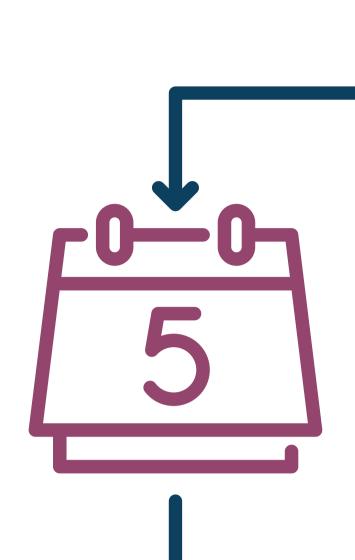
How preventive care pays off in the long run

Preventive care can help avoid costs of serious oral health issues later on. With Maximum Rollover from Guardian®, members are rewarded for taking care of their oral health with funds they can roll over to use as needed in the future.

## Here's how it works:

Prioritize preventive care to minimize major dental issues by regular dental visits.





throughout the year.

Submit claims for dental work

For members who submit at least one paid claim and do not exceed their plan's threshold, a portion of any unused amount in the annual dental maximum will be moved to the Maximum Rollover Account.





future to pay for dental treatments.

These funds are available in the

more money can be rolled over.

**Pro tip:** If care is provided by dentists in the network,

#### Here's an example of a plan with a \$1,000 annual maximum: Andy's Dental Insurance Plan



Amount of Maximum Claims Reimbursement

Plan Annual Max

\$1,000

**Plan Annual Maximum\*** \$1,000

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Threshold	\$500	Claims amount that determines rollover eligibility
Maximum Rollover Amount	\$250	Additional dollars added to Plan Annual Maximum for future years
In-Network Only Rollover Amount	\$350	Additional dollars added to Plan Annual Maximum for future years, if only in-network providers were used during the benefit year
Maximum Rollover Account Limit	\$1,000	The maximum amount of rollover dollars that can be kept in the Maximum Rollover Account
* The annual maximum is the amount that a dental insurance company will pay out toward claims in a calendar year.		

\$150 + \$250

\$500

#### Starting with a \$1,000 Plan Annual Maximum, Andy: • Submits \$150 in dental claims

**Year One** 

plan max

Sample Plan

 Does not exceed \$500 Threshold Receives \$250 rollover for year two, adding up to a \$1,250 annual

**Year Two** Starting with an increased Plan

Annual Maximum of \$1,250, Andy: • Submits \$200 in dental claims Receives additional \$250 rollover for year three, adding up

to a \$1,500 annual plan max

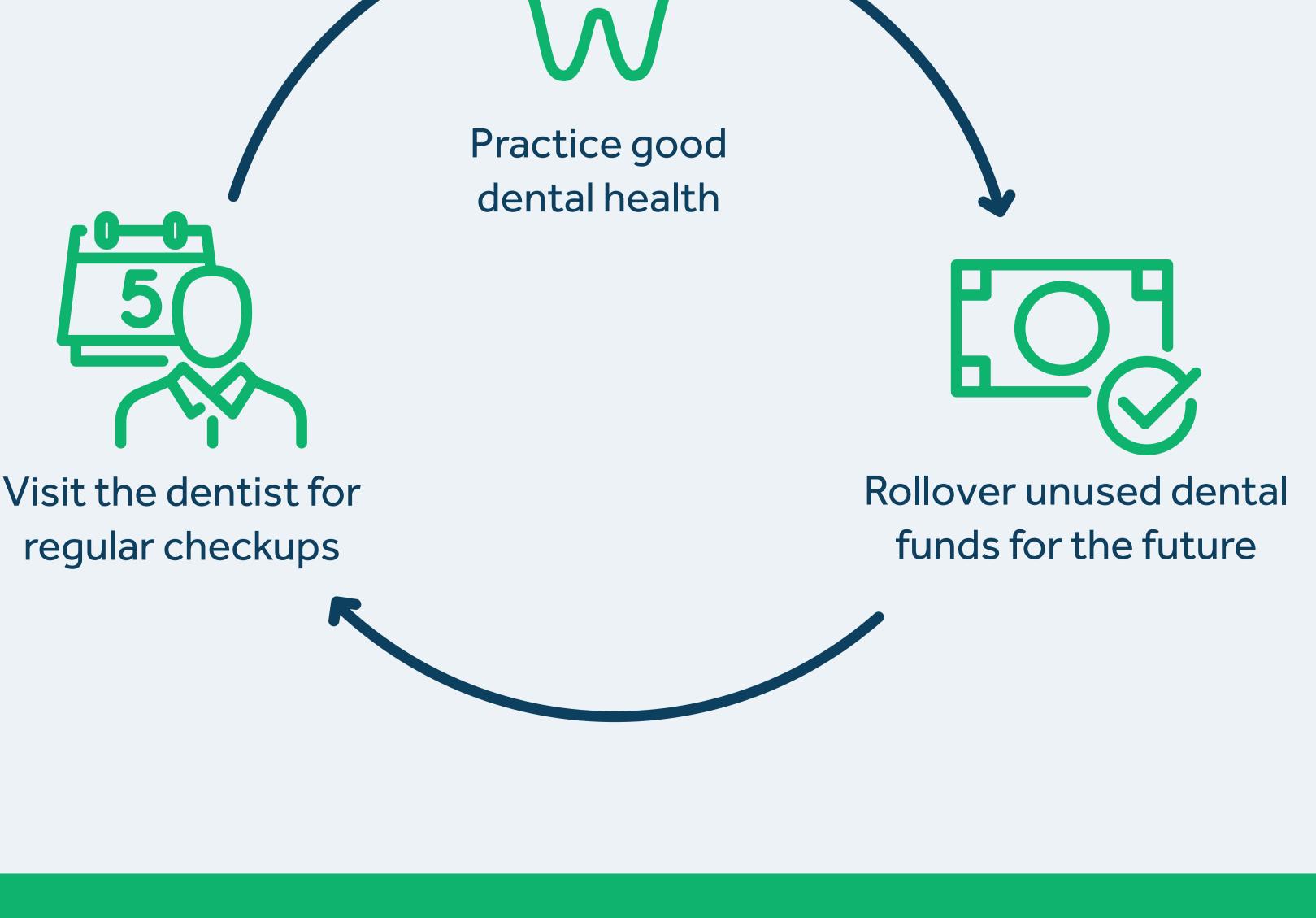
### **Year Three**

**Year Four** 

Annual Maximum of \$1,500, Andy: • Submits \$1,100 in dental claims • Gets all claims paid for due to

- the Maximum Rollover Amount accumulated
- \$1,400 (\$1,000 Plan Annual Maximum + \$400 remaining Maximum Rollover Amount accumulated).
- Starting with an increased Plan Andy's Plan Annual Maximum is





Discover more about how preventive care can maximize your benefits on guardiananytime.com.



"Guardian Dental Benefits: A Bridge to Oral Health and Wellness," 2017, Guardian's 5th Annual Workplace Benefits Study.

Annual Max Rollover Claims Claim Threshold \$0