

Introducing Maximum Rollover, A New Innovative Dental Feature

**Employees participating in the PPO can now save
their annual maximum dollars
for a time when they need them most!**

With Maximum Rollover, employees can now roll over a portion of their unused annual maximum into their personal Maximum Rollover Account (MRA).

The MRA can be used in future years, if an employee reaches the plan's annual maximum.

Allowing employees the opportunity to save those unused annual maximums to save for future expenses!

Even better, if an employee uses the services of Preferred Providers exclusively during the benefit year, Guardian will increase the amount credited to their MRA.

To qualify, an employee 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 employee'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.

Maximum Rollover In Action

STANDARD PPO PLAN - \$1,000 ANNUAL MAXIMUM

EMPLOYEE'S PLAN ANNUAL MAXIMUM	YEARLY CLAIM THRESHOLD	OUT-NETWORK MAXIMUM ROLLOVER AMOUNT	IN-NETWORK MAXIMUM ROLLOVER AMOUNT	TOTAL MAXIMUM ROLLOVER ACCOUNT LIMIT
\$1000	\$500	\$250	\$350	\$1000

Year 1

Maximum Rollover Account Balance: \$0

Employee Paid Claims: \$400 (some out-of-network)

- The employee's paid claims do not exceed the \$500 claim threshold for the Plan Annual Maximum of \$1000. Therefore, \$250 is added to the MRA for Year 2.

Year 2

Maximum Rollover Account Balance: \$250

Employee Paid Claims: \$900

- The paid claims exceed the threshold of \$500. Therefore, no additional amount is added to the MRA for Year 3. None of the MRA is used.

Year 3

Maximum Rollover Account Balance: \$250

Paid Claims: \$1200

- The member's Year 3 paid claims exceed the \$1000 annual maximum, therefore, \$200 of the MRA is used. No additional amount is added to the employee's MRA because Year 3 paid claims exceeded the threshold.

Year 4

Maximum Rollover Account Balance: \$50

Paid Claims: \$1050

- The member's MRA for the next year is now empty. The remaining \$50 was used and no additional amount is added because Year 4 paid claims exceed the threshold of \$500.

Year 5

Maximum Rollover Account Balance: \$0

Paid Claims: \$400 (all in-network)

- The member's MRA for the next year is now \$350. Year 5 paid claims did not exceed the threshold and the member gets an extra Maximum Rollover Amount (\$350) for and in-network only profile.

Maximum Rollover In Action

ENRICHED PPO PLAN - \$1,500 ANNUAL MAXIMUM

EMPLOYEE'S PLAN ANNUAL MAXIMUM	YEARLY CLAIM THRESHOLD	OUT-NETWORK MAXIMUM ROLLOVER AMOUNT	IN-NETWORK MAXIMUM ROLLOVER AMOUNT	TOTAL MAXIMUM ROLLOVER ACCOUNT LIMIT
\$1500	\$700	\$350	\$500	\$1250

Year 1

Maximum Rollover Account Balance: \$0

Employee Paid Claims: \$400 (some out-of-network)

- The employee's paid claims do not exceed the \$700 claim threshold for the Plan Annual Maximum of \$1500. Therefore, \$300 is added to the MRA for Year 2.

Year 2

Maximum Rollover Account Balance: \$300

Employee Paid Claims: \$900

- The paid claims exceed the threshold of \$700. Therefore, no additional amount is added to the MRA for Year 3. None of the MRA is used.

Year 3

Maximum Rollover Account Balance: \$300

Paid Claims: \$1600

- The member's Year 3 paid claims exceed the \$1500 annual maximum, therefore, \$100 of the MRA is used. No additional amount is added to the employee's MRA because Year 3 paid claims exceeded the threshold.

Year 4

Maximum Rollover Account Balance: \$200

Paid Claims: \$1800

- The member's MRA for the next year is now empty. The remaining \$200 was used and no additional amount is added because Year 4 paid claims exceed the threshold of \$700.

Year 5

Maximum Rollover Account Balance: \$0

Paid Claims: \$400 (all in-network)

- The member's MRA for the next year is now \$350. Year 5 paid claims did not exceed the threshold and the member gets an extra Maximum Rollover Amount (\$350) for an in-network only profile.