

Get the most out of your benefits with the Maximum Carry Over Provision

In addition to good oral health habits, regular dental check-ups are the best way to maintain healthy teeth and gums. That is why we encourage all of our members to take advantage of the preventive care services covered under their plan.

As further incentive for you to receive regular dental care, we offer an annual Maximum Carry Over Provision. This unique benefit allows you to carry over unused portions of your annual maximum to the following year, as long as you use your preventive care benefits (exams and cleanings). This allows you to save unused benefit dollars in case more expensive treatments become necessary in the future.

You can "carry over" unused balances up to a limit of \$1,500, depending on your plan's benefits.

Please note: This feature applies to benefit programs that cover major restorative services (crowns and bridges) and offer annual benefit maximums of \$1,000 or more. Orthodontic benefits and lifetime benefit programs are excluded from this provision.

Who is Eligible?

You are eligible for Maximum Carry Over benefits if:

1. You and your dependents have been enrolled in the plan for a full calendar year.
2. You receive a preventive care benefit (e.g. exams and cleanings) during the year.
3. Your claims during the year did not exceed the annual cap set under your benefit plan. See the chart below for Claims Cap examples.

Maximum Carry Over benefits are calculated based on your plan's annual maximum:

	Plan A	Plan B	Plan C
ANNUAL MAXIMUM	\$1,000	\$1,500	\$2,000
CLAIMS CAP	\$500	\$700	\$800
ANNUAL CARRY OVER	\$250	\$350	\$400
CARRY OVER BONUS*	\$100	\$150	\$200

* A bonus is available for members who receive all services from participating Altus Dental dentists.

Members are eligible to accrue benefit dollars up to their plan's Carry Over maximum.

	Plan A	Plan B	Plan C
ANNUAL MAXIMUM	\$1,000	\$1,500	\$2,000
CARRY OVER MAX	\$1,000	\$1,250	\$1,500

Carry Over amounts are made available to the member by March 15th of the following Plan Year.

Maximum Carry Over in Action

Jordan's dental plan offers an annual maximum of \$1,000. Last March, Jordan received a cleaning and dental exam. Later in the year, he had a filling replaced. The cost for these procedures did not exceed his company's \$500 Claims Cap. As a result, Jordan is eligible to carry over \$250 to the new Plan Year. Because Jordan received treatment from participating Altus Dental dentists, he is eligible for a Carry Over bonus of \$100 - bringing his Carry Over total to \$350 (\$250 + \$100).

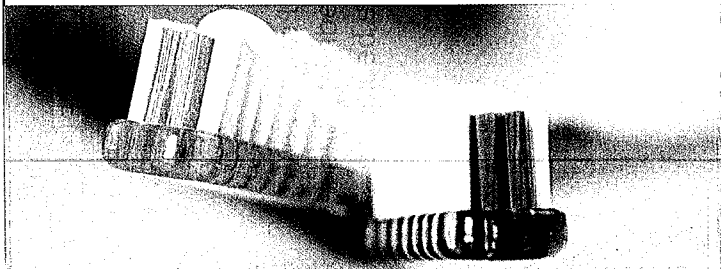
Maximum Carry Over Terminology

Claims Cap: An annual limit on the amount of claims dollars you can spend to qualify for Carry Over benefits.

Carry Over Max: The maximum amount of dollars that a member is eligible to carry over to the following year.

Preventive Care Benefits: Routine dental exams and cleanings.

Major Restorative Services: More expensive dental treatments that include crowns and bridges.



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