



# Your dental benefits go further with Maximum Rollover

BlueDental PPO members, we understand you may not use all your benefit dollars each year. So, we created Maximum Rollover for you to keep that money for use in future years. This gives you added security for the unexpected — and can help you plan for major services in the future.

## Grow your dental benefits

Your Maximum Rollover account can keep growing year after year, up to a level set by your plan. Maximum Rollover dollars don't expire, so your dental benefits can add up over time.

## How to qualify for Maximum Rollover

For active BlueDental PPO members with a plan that includes Maximum Rollover,<sup>1</sup> the rollover amount is applied automatically. All you need to do is visit the dentist and receive at least one covered service during the calendar year. Routine cleanings qualify, as we encourage you to take advantage of your preventive benefits.



Your dental benefit dollars can add up

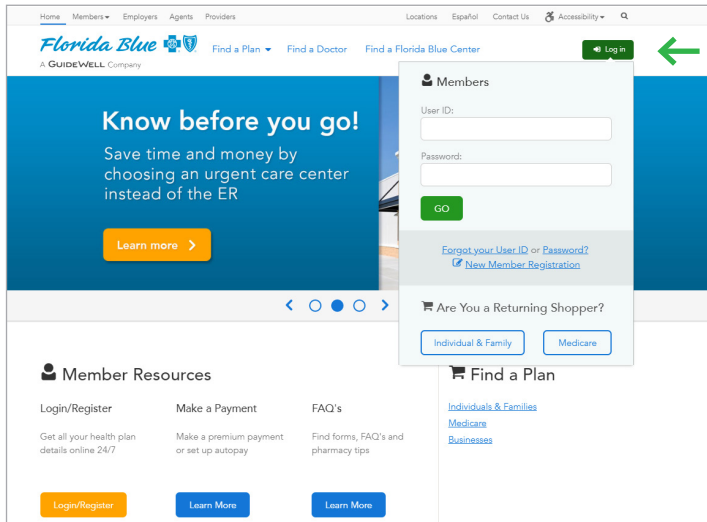
## Here's an example of how it works:

(based on an annual plan maximum of \$1,000)

- 1 If you use less than \$500 of the annual maximum<sup>2</sup>, then the **\$350** rollover amount is applied to the next year
- 2 In year two, your total benefit is now the \$1,000 annual maximum + \$350 in rollover dollars, or **\$1,350**.
- 3 In year three (if the you qualify again in year two), your benefit level becomes  $\$1,350 + \$350 = \mathbf{\$1,700}$ .
- 4 Your annual maximum plus rollover dollars can ultimately add up to **\$2,000** in plan benefits<sup>3</sup> — the total amount the plan will pay for your dental care.

See your policy for Maximum Rollover details specific to your plan.

# You can easily check your Maximum Rollover balance online

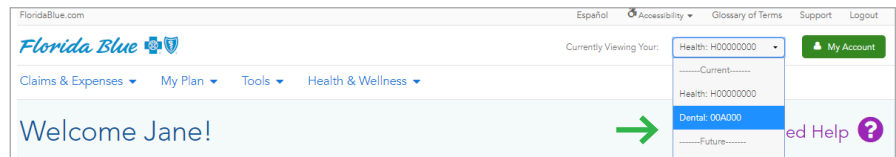


1

Log in or create an account at FloridaBlue.com.

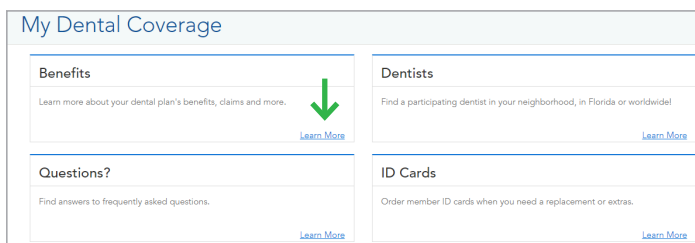
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Once logged in, click the drop down menu in the top right corner and select "Dental."



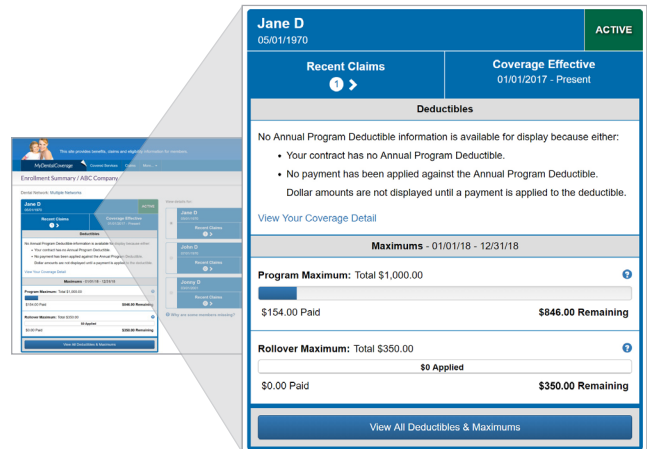
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Here you can find a dentist, print or order a new ID card, and get answers to questions. Click "Learn More" in the benefits section to access the benefits portal.



4

Each covered member is listed on the right. The left shows any deductibles and the amount of the annual maximum used. Rollover dollars earned and used are displayed at the bottom of the section. Rollover is applied once the annual maximum has been fully used.



## Questions?

Want to learn more about Maximum Rollover or any of our other products and services? Our BlueDental Customer Service Representatives can help. Just call 1-888-223-4892 or find us online at FloridaBlueDental.com.

<sup>1</sup>Rollover is not available on BlueDental Care plans. For individual (ACA) plans, it is available to active adult members age 19 years or older. Group PPO plans may include Maximum Rollover--check your policy for details.

<sup>2</sup>The "annual maximum" is the total number of benefit dollars that the plan will pay in claims for the year. This will vary by plan — as will rollover qualification — so be sure to check your plan documentation. This will vary by plan--check your policy for details.

<sup>3</sup>The amount that can be rolled over is capped at \$1,000 in this scenario. Added to the plan's annual maximum of \$1,000, you would now have \$2,000 in plan benefits.

Dental plans are offered by Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Florida Blue and an Independent Licensee of the Blue Cross and Blue Shield Association.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227.

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resewva yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227.