Get the "Maximum" from your dental benefits

A solution to reducing costs and allowing you to get more out of your dental funds.

Guardian will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan's annual maximum is reached. As an added advantage, more money is rolled over if in-network dentists are used exclusively during the benefit year.

How Maximum Rollover Works for the $50 Texas Plan

Depending on the plan's annual maximum, if claims dollars for the year don't exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	Maximum Rollover Account Limit
$1250	$600	$300	$1250
Maximum Claims Reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Plan Annual Maximum plus Maximum Rollover cannot exceed $1000 in total

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, ($1500 PPO/$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.
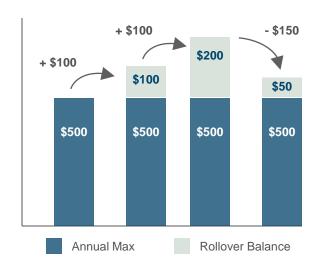
Here's how the benefits work (Sample Plan)

YEAR ONE: Jane starts with a $500 Plan Annual Maximum. She submits $150 in dental claims. Since she did not reach the $200 Threshold, she receives a $100 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of $600. This year, she submits $50 in claims and receives an additional $100 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of $700. This year, she submits $650 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

YEAR FOUR: Jane's Plan Annual Maximum is $550 ($500 Plan Annual Maximum + $50 remaining Maximum Rollover Amount accumulated).

+ $100   + $100   - $150

$200

$100 $50

$500 $500 $500 $500

■ Annual Max   ■ Rollover Balance