

— University of —
Arkansas Systems

MAXIMUM ROLLOVER BENEFIT



KEEP YOUR UNSPENT DENTAL DOLLARS WHEN YOU ROLL THEM OVER

Dental health is an important part of your greater wellness. Arkansas Blue Cross and Blue Shield wants to help you make the most from your dental coverage and enjoy better total health. Our maximum rollover benefit does just that — allowing you to roll over a portion of your unused dental benefit from year to year.

The accumulated rollover dollars can help offset higher out-of-pocket costs for complex procedures or large dental claims you may experience in the future.



THE ROLLOVER RULES

Your rollover amount will be added to your in-network calendar-year aggregate maximum benefit 60 days after the last day of the calendar year. Once you have the rollover money, you'll be able to use it that year and beyond. You (or your dependent) must meet four conditions to be eligible to roll over:

- Receive at least one covered preventive service during the calendar year
- Pay less in total claims than the yearly threshold amount (see chart below)
- Be an active member on the dental plan on the last day of the calendar year
- Keep your total rollover balance less than the accumulated maximum rollover amount

HOW DOES THE ROLLOVER WORK (AND HOW MUCH CAN I GET)?

Use the chart below to find out the dollar amount that you're eligible to roll over. Start with your **in-network calendar-year aggregate maximum**. If we do not pay out more claim dollars than the **yearly threshold**, your in-network calendar-year aggregate maximum for the next year will increase by the rollover amount. The **total allowed rollover** is the total amount of rollover dollars that you can accumulate.

In-Network Calendar-Year Aggregate Maximum	Yearly Threshold Amount	Available Rollover Amount to use next year/beyond	Accumulated Rollover Maximum
\$1,500	\$750	\$375	\$1,500

QUESTIONS?

Visit us anytime online at arkansasbluecross.com, or call the customer service number on the back of your dental plan ID card.