

Take Advantage of Maximum Carry Over



Get the most out of your benefits with Maximum Carry Over

Taking advantage of preventive care services like regular dental check-ups and exams is the best way to maintain your oral health.

And with Altus Dental's Maximum Carry Over provision, you can carry unused portions of your annual maximum to the following year as long as you use those preventive care benefits. These unused benefit dollars can be saved in case more expensive treatments are needed later. Depending on your particular plan's benefits, you can carry over unused balances up to \$1,500.

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.

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 MAXIMUM	\$1,000	\$1,250	\$1,500

Please note: Carry Over amounts are made available to the member by March 15th of the following plan year. 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.

Notice of Nondiscrimination and Accessibility Policy

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How Maximum Carry Over works

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 definitions

Claims cap:

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

Maximum Carry Over:

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.

