



The **Dental Plan**  
Dentists Recommend.



## ***New Carryover Benefit from Dentist Direct..***

Reward *Teamworks Employees* who take care of their teeth by providing them with extra benefits in future years!

### ***Benefits for future years..***

If an Insured submits Qualifying Claims for Covered Expenses during a benefit year and, in that benefit year, received benefits that are less than their group's Threshold Limit, the Insured will be credited a Carryover Benefit.

Carryover Benefits will be accrued and stored in the Insured's Carryover Account to be used in the next benefit year. If, in the next benefit year, an Insured reaches his or her Policy Year Maximum Benefit, we will pay a benefit from the Insured's Carryover Account up to the amount stored in the Insured's Carryover Account. The accrued Carryover Benefits stored in the Carryover Account may not be greater than the Carryover Account Maximum.

### ***Example Maximums:***

Base Annual Plan Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum
\$500	\$200	\$100	\$500
\$750	\$300	\$150	\$500
\$1,000	\$500	\$250	\$1,000
\$1,250	\$600	\$300	\$1,250
\$1,500	\$700	\$350	\$1,250
\$2000	\$800	\$400	\$1,500

DN-2002 CT CB Rider

### ***Other Specifications:***

- An Insured's Carryover Account will be eliminated, and the accrued Carryover Benefits lost, if the Insured has a break in coverage of any length of time, for any reason.
- Eligibility for a Carryover Benefit will be established or reestablished at the time the first Qualifying Claim in a benefit year is received for Covered Expenses incurred during that benefit year.
- If the effective date of an Insured's dental coverage is less than three months prior to the start of the next Policy Year, this benefit rider will not apply to the Insured until the next Policy Year.
- Only claims incurred on or after the start of the next Policy Year will count toward the Threshold Limit.
- Carryover Benefits will not be applied to an Insured's Carryover Account until one year from the effective date of the rider.
- If the charges for Class C Services are not payable for an Insured due to a benefit waiting period for certain covered procedures, this rider will not apply to the Insured until the end of such waiting period. And, if the waiting period ends within the three months prior to the start of this plan's next benefit year, this rider will not apply to the Insured until the next benefit year.

### ***Definitions:***

- "Benefit Year" means Calendar Year or Policy Year, according to the type of plan applicable under the Policy/Certificate to which this rider is attached.
- "Carryover Account" means the amount of an Insured's accrued Carryover Benefits.
- "Carryover Account Maximum" means the maximum amount of cumulative Carryover Benefits that an Insured can store in his or her Carryover Account.
- "Carryover Benefit" means the dollar amount, which will be added to an Insured's Carryover Account when he or she received benefits in a benefit year that do not exceed the Threshold Limit.
- "Qualifying Claim" means a claim under Procedure Classes A, B, and C, but not Class D (Orthodontia), and must include one exam and cleaning per benefit year.
- "Threshold Limit" means the maximum amount of benefits that an Insured can receive during a benefit year and still be entitled to receive the Carryover Benefit.

## How does Dental Carryover Work?

### Here's an Example:

Base Plan Annual Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum
\$1000	\$500	\$250	\$1000

#### Year 1

Carryover account = \$0  
Paid Claims = \$400

- ✓ The paid claims do not exceed the \$500 threshold limit therefore \$250 is credited over to year 2.

#### Year 2

Carryover account = \$250  
Paid Claims = \$750

- ✓ The paid claims exceed the threshold limit therefore no amount is carried over to year 3.

#### Year 3

Carryover account = \$250  
Paid Claims \$1150

- ✓ The paid claims exceed the Base Plan Maximum therefore \$150 of the carryover account was used
- ✓ No amount is carried over due to paid claims exceeding threshold limit

#### Year 4

Carryover account = \$100  
Paid Claims = \$1100

- ✓ The paid claims exceed the Base Plan Maximum therefore the remaining balance in the carryover account was used
- ✓ No amount is carried over due to paid claims exceeding the threshold limit

#### Year 5

Carryover account = \$0  
Paid Claims = \$200

- ✓ The paid claims do not exceed the \$500 threshold limit, therefore \$250 is carried over to year 6