

# Dental Plan Rollover Benefit



Nippon Life Benefits offers a dental plan with a valuable feature that allows members to carryover part of their unused annual maximum. By rolling over unused dollars, you can increase your maximum benefit and lessen your future out of pocket expenses.

## How It Works

The Rollover Benefit is established at the claimant level. As long as the total benefits paid for a member do not exceed the Threshold Amount in any year, the member qualifies to “rollover” benefits up to a maximum limit.

The additional benefit that can be accumulated under the Rollover provision is the lesser of the annual maximum or \$2,500. Under most programs, members would be able to double their dental maximum over time.

## Rollover Options Available

Calendar Year Maximum	25% Rollover Amount	30% Rollover Amount	35% Rollover Amount	Threshold Amount (1/2 c.y. max)	Accumulated Rollover Maximum
\$500	\$125	\$150	\$175	\$250	\$500
\$750	\$188	\$225	\$263	\$375	\$750
\$1,000	\$250	\$300	\$350	\$500	\$1,000
\$1,500	\$375	\$450	\$525	\$750	\$1,500
\$2,000	\$500	\$600	\$700	\$1,000	\$2,000
\$2,500	\$625	\$750	\$875	\$1,250	\$2,500
\$3,000	\$750	\$900	\$1,050	\$1,500	\$2,500

## Dental Plan Rollover Benefit, cont'd

### How Rollover Works – Member Example

If in any year, the total benefits paid exceed the Threshold amount, no additional rollover benefits are accumulated. If the total benefits paid exceed the annual calendar maximum, the additional amount is deducted from the accumulated rollover maximum dollars.

Year	Annual Calendar Year Maximum	Threshold Amount	Benefit Dollars Available	Benefit Used	35% Rollover Amount	Accumulated Rollover Maximum
1	\$1,000	\$500	\$1,000	\$450	\$350	\$350
2	\$1,000	\$500	\$1,350	\$450	\$350	\$700
3	\$1,000	\$500	\$1,700	\$1,600	\$0	\$100
4	\$1,000	\$500	\$1,100	\$400	\$350	\$450
5	\$1,000	\$500	\$1,450	\$0	\$350	\$800
6	\$1,000	\$500	\$1,800	\$400	\$350	\$1,000
7	\$1,000	\$500	\$2,000	\$200	\$0	\$1,000

### Qualifications

Applies to Preventive, Basic and Major calendar year maximum.

Members with fourth quarter effective dates (Oct 1 – Dec 15) begin qualifying for rollover at the beginning of the next calendar year.

Members who have not met their late entrant or case level waiting periods don't qualify.

### Takeover Groups With Rollover

We will allow takeover of a member's current maximum amount. To qualify, you must purchase the same calendar year maximum as you had with the prior carrier. Documentation must be provided by the member of his or her current maximum.

### Start Building Your Benefit Today

The rollover benefit is our way to help decrease your out of pocket costs. Contact your local Nippon Life Benefits sales representative to learn more about the advantages of the Dental Plan Rollover Benefit.

This document is a highlight of the benefits provided by Nippon Life Benefits; for limitations and exclusions or a complete list of covered procedures, contact your local sales representative.

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