



ANTHEM DENTAL METALLIC PPO FOR SMALL GROUPS

Annual maximum carry-over


The annual maximum benefit is the highest amount a dental plan will pay for covered services in a given plan year. **Carry-over** lets employees transfer a portion of their annual maximum from one year to the next if their dental claims that year are less than the amount specified in their plan. Our plans include a carry-over benefit that can help employees save for future dental care:

- Carry-over dollars never expire, so members can use the dollars they saved for dental care in future years.
- Members aren't required to have an annual preventive visit to receive a carry-over reward.
- Network boost is an additional reward that lets members carry over an additional portion of their annual maximum from one year to the next – when all dental claims are performed by dentists in the plan.

A great benefit for members

 Only **13%** of consumers say they exceeded their annual maximum in the past year.¹

 More than **90%** of consumers in dental PPO plans have an annual maximum of less than \$1,500;

 Our carry-over solution is included in your plan and gives employees the same level of benefits as competitor plans, with a \$2,500 annual maximum – but at premium savings of 15% or more.³

Nearly **50%** have a \$1,000 annual maximum.²

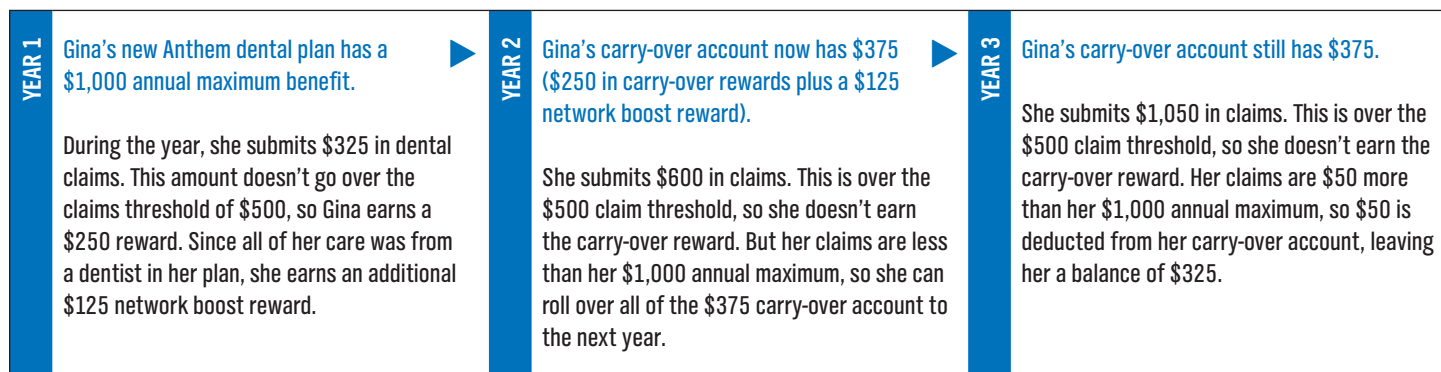
Market comparison

Other dental plans:

- Require at least one preventive visit a year to earn a carry-over reward – ours don't.
- Offer a higher annual maximum instead of a carry-over benefit – compare pricing, because our carry-over benefit results in premium savings of 15% or more.³
- Don't offer a network reward boost or cap the carry-over maximum bank to as little as \$1,000 – our plans include a network boost and maximums up to \$2,500.
- Offer higher claims thresholds and lower carry-over rewards than our plans do – evaluate plans carefully, and you'll find our carry-over benefits are \$50 to \$100 higher.³

¹ National Association of Dental Plans. *Consumer Survey Dental Health and Benefits* (October 2015); knowledge.nadp.org
² National Association of Dental Plans. *2016 State of the Dental Benefits Market* (April 2017); knowledge.nadp2016.org
³ Internal data, 2018.

How annual maximum carry-over works



Annual maximum carry-over options

Annual maximum	Claims threshold	Carry-over reward	Network boost reward	Carry-over maximum bank
\$500	\$250	\$100	\$50	\$500
\$750	\$350	\$150	\$75	\$750
\$1,000	\$500	\$250	\$125	\$1,000
\$1,250	\$600	\$300	\$150	\$1,250
\$1,500	\$700	\$350	\$175	\$1,500
\$2,000	\$800	\$400	\$200	\$2,000
\$2,500	\$900	\$450	\$225	\$2,500

Annual maximum – The maximum amount the dental plan pays for covered services each year.

Claims threshold – The total amount the dental plan pays for covered services each year.

Carry-over reward – The reward members can earn when their dental claims are below the claims threshold. Carry-over rewards vary based on the annual maximum benefit for the plan.

Network boost reward – The reward members can earn when their dental claims are below the claims threshold and they get services from dentists in the plan.

Carry-over maximum bank – The maximum amount of carry-over and network boost rewards members can have at any given time.

For a complete list of rules and more information on annual maximum carry-over, see your benefit booklet.