



CONFIDENT DENTAL plans feature Maximum Rollover benefits!

Maximum Rollover is a feature of all CONFIDENT employer funded and voluntary dental programs. This benefit allows qualified members to carry forward a portion of their unused annual benefit into a Rollover Account for use in subsequent years.

Here's how it works if a member's calendar year maximum is \$1,000:

- To qualify for a Maximum Rollover benefit, members must use their dental benefits at least once during the calendar year.
- If a member's claims do not exceed \$500 threshold during the plan year, an award of \$250 is put into the member's Rollover Account, which then gets added to the following year's maximum. In this example, the most the member could accumulate in a Rollover Account is \$1,000, meaning his annual maximum + Rollover Account will never exceed \$2,000.
- If all of the member's calendar year claims are in-network, the member gets a bonus of \$100 ~ for a total of \$350 ~ to carry forward.

The table below indicates thresholds, awards, bonuses and limits for each of the calendar year maximums CONFIDENT offers:

CONFIDENT Maximum Rollover Benefit						
Original Annual Maximum	Annual Claim Threshold	Annual Account Award	Annual Network Bonus	Annual Award + Bonus Maximum	Rollover Account Limit	Total Annual Max+ Account Limit
\$1,000	\$500	\$250	\$100	\$350	\$1,000	\$2,000
\$1,250	\$500	\$250	\$100	\$350	\$1,250	\$2,500
\$1,500	\$750	\$400	\$100	\$500	\$1,500	\$3,000
\$2,000	\$1000	\$500	\$100	\$600	\$1,500	\$3,500

Definitions

Original Annual Maximum

Dental plan annual or plan year maximum as indicated on proposal or explanation of benefits.

Annual Claim Threshold

To earn a Rollover benefit, claims during the plan year cannot exceed this amount.

Annual Account Award

This is the award amount earned when claims in the year are greater than \$0 and less than the Annual Claim Threshold.

Annual Network Bonus

This is the bonus amount earned when all claims during the plan year occur in-network.

Annual Award + Bonus Maximum

This is the maximum a member may earn for their Maximum Rollover benefit during the plan year.

Rollover Account Limit

This is the maximum limit for a member's Rollover account. After reaching this limit, no additional funds are placed into their accounts regardless of plan year claims.

Total Annual Maximum + Maximum Rollover Account Limit

This is the potential available dollars for a member to use in any one benefit year if they reach their Maximum Rollover account limit.

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