

Dental Annual Maximum Rollover.

Regular dental visits can greatly reduce the occurrence of major oral health issues, saving money for both employers and employees. Dental Annual Maximum Rollover from Univera Healthcare **incentivizes preventive care by rewarding employees with funds they can roll over to use as needed in the future.**



Dental Annual Maximum Rollover Designs

	Plan Annual Maximum	Rollover Threshold	Rollover	Rollover Account Maximum
	The Annual Maximum Rollover Design is based on the dental plan Annual Maximum	Maximum claims a member can incur cannot exceed this threshold amount	The dollar amount added to the plan Annual Maximum for future years	The maximum amount of rollover dollars that can be kept in the Rollover Account
Scenario 1	Less than \$1,000	\$350	\$125	\$500
Scenario 2	\$1,000 to \$1,999	\$500	\$250	\$1,000
Scenario 3	\$2,000 or more	\$1,000	\$500	\$1,500

Let's take a look at how it works:



1. Employees can roll over a portion of their unused amount in their annual maximum to the next year if they submit at least one paid dental claim, and do not exceed the rollover threshold.



2. This incentivizes employees to visit the dentist for preventive care, which can help minimize major dental issues.



3. Funds that roll over are added to the next year's annual maximum to be used for future treatment.

Groups new to enrolling in a Univera Dental Select plan will now be able to keep any accrued rollover account funds from another plan when they enroll in a dental plan that includes the annual maximum rollover benefit. We will match the funding members have with a competitor up to the Rollover Account Maximum.¹

To learn more about our dental plans and the Dental Annual Maximum Rollover, contact your Sales Consultant or Broker, or visit UniveraHealthcare.com.

¹ Proof of rollover account funds will be required upon enrollment

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