



Dental Maximum Rollover

An innovative program exclusive for Guardian DentalGuard Members

Accumulate Annual Maximum Dollars

With Dental Maximum Rollover, Guardian will roll over a portion of your unused annual dental maximum into your personal Maximum Rollover Account (MRA). The MRA can be used in future years if you reach the plan's annual maximum.

To qualify, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit.

You and eligible family members maintain separate MRAs based on individual claim activity. Annual MRA statements are available online at www.GuardianAnytime.com.

How Maximum Rollover Works

Depending on the plan's annual maximum, your claims dollars for the year must not exceed a certain amount called the "threshold". If the threshold is not exceeded, you can roll over the set Maximum Rollover Amount that is pre-determined based on the annual maximum. The Maximum Rollover Account Limit is the most money that can be kept in the Maximum Rollover Account.

Consider the following example:

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
\$400 in paid claims and do not exceed the \$500 threshold. \$250 added to the maximum rollover account for year 2.	\$900 in paid claims. This exceeds the \$500 threshold so no additional money is added to the maximum rollover account in year 3. No rollover balance used and continues to roll over.	\$1,600 in paid claims, which uses \$100 from rollover account. No additional amount added to rollover account because paid claims exceeded the \$500 threshold.	\$400 in paid claims and did not exceed the \$500 threshold. \$250 added to the maximum rollover account for year 5.	\$400 in paid claims and did not exceed the \$500 threshold. \$250 added to the maximum rollover account for year 6.

