

One more way to customize a dental plan to meet your client's needs

Research shows that oral health is related to overall health, linking poor oral health to medical conditions such as diabetes, heart disease and preterm birth, and their associated costs.¹ That's why United Concordia delivers a variety of products that motivate employees to get preventive care, while providing comprehensive coverage should they need more extensive services.

Encouraging preventive care and providing solid coverage

Annual Maximum Rollover from United Concordia² is a low-cost feature that encourages members to receive preventive services by rolling over \$300 of their unused benefit dollars to the next plan year, if they³:

- get at least one exam during the plan year
- use less than 50% of their annual maximum

This rollover feature provides **additional coverage** for members who receive more complex services that exceed their annual maximum. Members can use their accumulated rollover dollars toward those services, instead of paying the entire cost on their own.



Dependents can also qualify

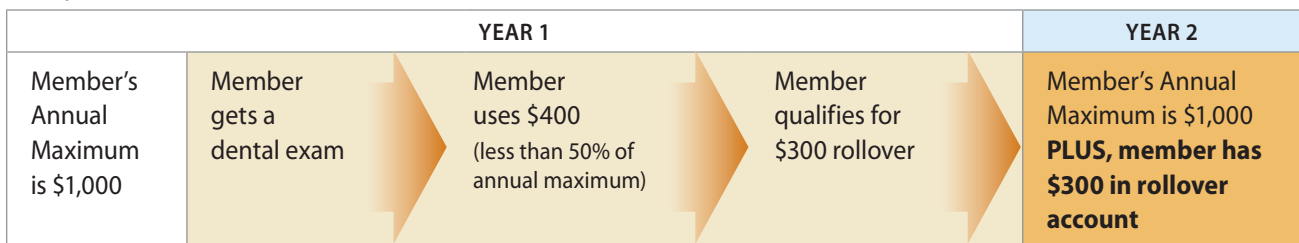
Annual Maximum Rollover applies to subscribers and covered dependents separately. Each member on the policy can roll over \$300, up to \$1,200 per person.

Rollover dollars don't go away

Once a member qualifies for a benefit rollover, accumulated dollars remain in the account until needed. Members do not lose dollars they've earned in past years just because they didn't meet program criteria in a subsequent year.

How Annual Maximum Rollover works

Example:



In year 2, this member has an **extra \$300 in benefits** to use toward services that exceed his annual maximum—expenses he would normally have to pay for himself!

Annual Maximum Rollover from United Concordia is available to new business with 150 or more enrollees.² To find out how easy it is to add Annual Maximum Rollover to your clients' United Concordia plans, contact your local sales executive or call 1-888-884-8224.

UnitedConcordia.com

1. Jeffcoat, M., et. al., Periodontal Therapy Reduces Hospitalizations and Medical Costs in Diabetics, Abstract, American Association of Dental Research, March 23, 2012.

2. Annual Maximum Rollover can be added as a rider to a United Concordia PPO dental plan. Not available in all states.

3. New members and new hires must be enrolled in the plan at least 100 days prior to start of next plan year to be eligible to qualify for the Annual Maximum Rollover.