



DON'T LEAVE MONEY ON THE TABLE

Discover one more way your employees can get the most out of their Blue DentalSM benefits.

What happens when an employee doesn't max out their dental coverage for the year? In most cases, that remaining money goes unused and their benefits reset for the following year. As it turns out, only a small percentage of people exceed their benefit maximum each year¹, which leaves a lot of money on the table.

BUT WHAT ABOUT THOSE EMPLOYEES THAT USE MORE?

Increasing the annual benefit maximum — which likely will increase your rates — isn't the only way to protect your employees.

With Blue Dental, you have cost-effective options to ensure your employees and their families are getting the most from their coverage year after year.

Carry-over benefit

Each year, employees² can bring a portion of their unused annual maximum from one year to the next, called carry-over³. This solution impacts rates as little as 2–3 percent and can provide the flexibility employees need to plan and pay for more expensive procedures.

Carry-in benefit

When switching from another carrier to Blue Dental, this one-time credit⁴ allows you to bring in your previous dental plan's carry-over benefit, known as carry-in. An employee can receive credit up to their plan's annual maximum.

You can pair both options — carry-over and carry-in — so your employees never lose out on the value of Blue Dental coverage.

¹ National Association of Dental Plans (NADP), 'Consumer Survey Dental Health and Benefits.' Prepared by Percy & Company, October 2015.

² Employees and covered family members must be continuously enrolled in an eligible Blue Dental plan for at least one full benefit period in order to qualify for carry-over benefit for the following year.

³ Carry-over requires continuous coverage and an annual preventive visit to receive a carry-over reward.

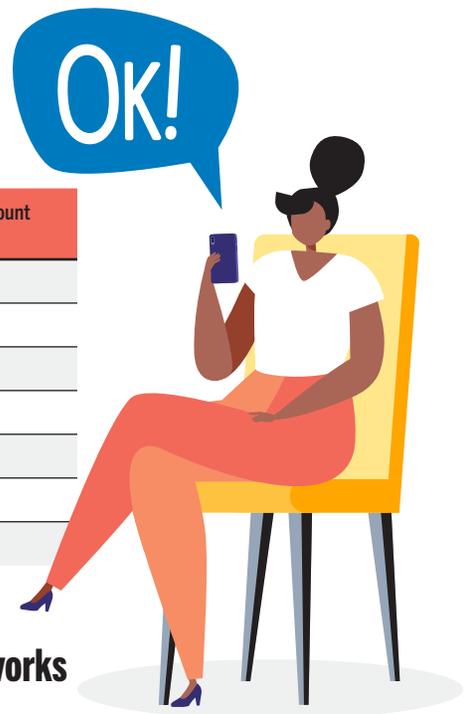
⁴ Carry-in is only applicable one time with current employees and their covered family members. This does not apply to new hires.

⁵ If paid claims exceed the threshold level, then the member will not qualify to add any additional funds to their carry-over account for that year.



Blue Dental annual maximum carry-over benefits

Annual maximum	Claims threshold ⁵	Carry-over reward ³	Carry-over account maximum
\$500	\$250	\$250	\$500
\$750	\$375	\$375	\$750
\$1,000	\$500	\$500	\$1,000
\$1,250	\$625	\$625	\$1,250
\$1,500	\$750	\$750	\$1,500
\$2,000	\$1,000	\$1,000	\$2,000
\$2,500	\$1,250	\$1,250	\$2,500



How Ashley's Blue Dental plan with carry-in and carry-over works



Ashley carries in \$500 from her company's previous dental insurance.

This means she starts her new Blue Dental coverage (which has an annual maximum of \$1,000) with \$500 in her carry-over account.

During the year, she uses her preventive visit and Wellmark Blue Cross and Blue Shield pays \$325 in dental claims. This amount does not go over the claims threshold amount of \$500, so Ashley earns a \$250 carry-over reward.



Ashley's carry-over account now has \$750 (\$500 carry-in plus \$250 carry-over reward earned in Year 1).

Wellmark pays \$600 in claims and Ashley uses her preventive visit. This amount goes over the \$500 claims threshold amount, so she does not earn the carry-over reward. But, her claims are less than her \$1,000 plan yearly maximum, which means she retains all \$750 into her carry-over account to the next year.



Ashley's carry-over account still has \$750.

Wellmark pays \$1,500 in claims and Ashley uses her preventive visit. This amount goes over the \$500 claims threshold amount, so she does not earn the carry-over reward. Her claims are \$500 more than her \$1,000 plan yearly maximum, so \$500 is deducted from her carry-over account. This year, Ashley receives \$1,500 in total benefits.



Questions? Please contact your authorized Wellmark representative.

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