



HMSA Dental Plan Calendar Year Rollover

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We understand that oral health is a critical part of overall health for you and your employees. That's why we're introducing a new dental benefit that will allow Participating Provider Program (PPP) dental members to rollover a portion of unused dental benefits from year to year.

This means that, beginning in 2010, your employees can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures.

This benefit applies automatically if employees:

- Receive at least one covered service during the calendar year while covered under the HMSA PPP dental plan.
- Are an HMSA PPP dental member on the last day of the calendar year.
- Do not exceed the claim payment threshold in the calendar year.

How Calendar Year Rollover Works

The rollover amount will be added to the maximum benefit amount by March 15th of the following calendar year. This means you will have more benefits to use that year and beyond.

To figure out how much can rollover, use the chart below. Find your Calendar Year Maximum in the first column. The second column shows the maximum amount HMSA can pay for claims in a calendar year for employees to qualify (Threshold Amount). If employees go over this amount, they will not be eligible for rollover benefits for the following calendar year. The third column shows how much will rollover if they stay below the Threshold Amount. For example, let's say your plan has a \$1,000 Calendar Year Maximum. If we pay \$485 in claims (under the \$500 threshold), \$350 will rollover to next year. But if we pay \$550 in claims (over the \$500 threshold), benefits will not roll over to next year.

The rollover amount keeps growing and is available for employees to use as long as you offer this rollover benefit. The last column shows the maximum amount of additional benefit dollars employees can earn. For example, let's say an employee's claims are below the Threshold Amount every year and can rollover benefits to the next year. For a Calendar Year Maximum of \$2,000, this means that they rollover \$600 the first year, \$600 the second year, and \$300 the third year. Their accumulated rollover amount after three years will be \$1,500, which is the maximum amount they can accumulate to rollover.

Plan's Calendar Year Maximum	Calendar Year Threshold Amount (Total Paid Claims)	Available Rollover Amount to use next year/beyond	Accumulated Rollover Maximum
\$1,000	\$500	\$350	\$1,000
\$1,500	\$700	\$500	\$1,250
\$2,000	\$800	\$600	\$1,500

