



Preventive Rewards

Waive Preventive from the Calendar Year Maximum

- All dental procedures covered under Class A Preventive and Diagnostic services are not counted against an insured person’s annual plan maximum benefit.
- Preventive Reward benefits begin immediately with no waiting period and essentially provide the insured person with an increased annual plan maximum benefit in the amount of the Class A services utilized during the plan year.
- Cost to the Plan: Already available in the Rating Engine

Maximum Roll Forward

For each covered person (i.e. employees and dependents), a portion of their unused Base Plan Annual Maximum is eligible to be rolled forward each year up to the Roll Forward Amount and subject to the Roll Forward Account Limit for use in subsequent policy years subject to the following

- All insured persons not receiving takeover credits of deferred benefits (i.e. those with waiting periods or graded coinsurance), whether a virgin group or takeover group, begin participation in the program in the year following expiration of the deferred benefits
- Cost to Plan: Must have one prophylaxis and one oral evaluation during a calendar year to receive benefit
Orthodontia claims are not counted towards thresholds limit
- Takeover considerations: Number of prior years of coverage the group has had with the benefit
Outline of existing benefit plans for accruing benefits
Listing of covered insured persons and their respective Roll Forward Account Values.

Maximum Plan	Threshold	Roll Forward Amount	Roll Forward Acct Limit
\$500	\$250	\$125	\$500
\$1,000	\$500	\$250	\$1,000
\$1,500	\$750	\$375	\$1,250
\$2,500	\$950	\$475	\$1,250