



GUARDIAN®

Introducing Maximum Rollover, Guardian's New Innovative Dental Feature

Members can now save their annual maximum dollars for a time when they need them most!

With Maximum Rollover, we'll roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years, if a member reaches the plan's annual maximum.

Even better, if a member uses the services of Preferred Providers exclusively during the benefit year, we'll increase the amount credited to his or her MRA.

To qualify, a member must submit a claim and not exceed the paid claims threshold during the benefit year.

- The employee and each insured dependent maintain separate MRAs based on their own claim activity. Each member's MRA may not exceed the MRA Limit.
- Each employee will receive an annual MRA statement detailing his or her account and those of his or her dependents. Each employer will receive a statement showing all members' MRAs.

Maximum Rollover is currently available for cases with 250+ employees for effective or renewal dates on or after January 1, 2005. Effective November 1st, it will be available for 10+ cases with effective or renewal dates on or after January 1, 2005.

For Maximum Rollover plan details, please see the accompanying chart and example.

Thank you for choosing Guardian – a dental market Leader.



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Maximum Rollover Plan Types

PLAN ANNUAL MAXIMUM *	THRESHOLD	MAXIMUM ROLLOVER AMOUNT	IN-NETWORK ONLY MAXIMUM ROLLOVER AMOUNT	MAXIMUM ROLLOVER ACCOUNT LIMIT
\$500	\$200	\$100	\$150	\$500
\$750	\$300	\$150	\$200	\$500
\$1000	\$500	\$250	\$350	\$1000
\$1200	\$600	\$300	\$400	\$1200
\$1250	\$600	\$300	\$450	\$1250
\$1500	\$700	\$350	\$500	\$1250
\$2000	\$800	\$400	\$600	\$1500
\$2500	\$900	\$450	\$700	\$1500
\$3000	\$1000	\$500	\$750	\$1500

** If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.*

- For calendar year accumulation cases with a plan effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2005, claim activity in 2006 will be used and applied to MRAs for use in 2007.
- Applies to new entrants who join the plan (calendar year or policy year accumulation) with 3 months or less remaining in the benefit year, as of the next benefit year. For example, if a member joins a calendar year plan in November of 2006, claim activity in 2007 will be used to determine how much is credited to his MRA for use in 2008, if any.
- Maximum Rollover is not available with cases that don't cover Major services and is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year.
- May not be available in all states.



Maximum Rollover In Action

Following is an example demonstrating how Maximum Rollover works:

PLAN ANNUAL MAXIMUM	THRESHOLD	MAXIMUM ROLLOVER AMOUNT	IN-NETWORK ONLY MAXIMUM ROLLOVER AMOUNT	MAXIMUM ROLLOVER ACCOUNT LIMIT
\$1000	\$500	\$250	\$350	\$1000

Year 1

MRA: \$0

Paid Claims: \$400 (some out-of-network)

- The paid claims do not exceed the \$500 threshold for the Plan Annual Maximum of \$1000. Therefore, \$250 is added to the MRA for Year 2.

Year 2

MRA: \$250

Paid Claims: \$900

- The paid claims exceed the threshold of \$500. Therefore, no additional amount is added to the MRA for Year 3. None of the MRA is used.

Year 3

MRA: \$250

Paid Claims: \$1200

- The member's Year 3 paid claims exceed the \$1000 annual maximum, therefore, \$200 of the MRA is used. No additional amount is added to the member's MRA because Year 3 paid claims exceeded the threshold.

Year 4

MRA: \$50

Paid Claims: \$1050

- The member's MRA for the next year is now empty. The remaining \$50 was used and no additional amount is added because Year 4 paid claims exceed the threshold of \$500.

Year 5

MRA: \$0

Paid Claims: \$400 (all in-network)

- The member's MRA for the next year is now \$350. Year 5 paid claims did not exceed the threshold and the member gets an extra Maximum Rollover Amount (\$350) for an in-network only profile.