

Your dental benefits go further with Maximum Rollover

We want our members to make the most of their dental benefits, so we created Maximum Rollover to help them save unspent benefit dollars for use in future years. This provides your employees with added security and can help with the cost of unforeseen procedures.

Maximum Rollover dollars are applied automatically once the annual maximum has been reached. They don't expire, so they can add up over time. Members can check their Rollover balance online anytime at their Florida Blue account.

We offer one of the highest rollover amounts of any dental carrier in Florida—\$350. All community-rated small group PPO plans include Maximum Rollover. Groups with 51 or more employees must opt in to receive this benefit.

Here's an example of how it works: (based on an annual plan maximum of \$1,000)

- 1** If the member uses less than \$500 of their annual maximum, then the **\$350** rollover amount is applied to the next year.
- 2** In year two, the total benefit is now the \$1,000 annual maximum + \$350 in rollover dollars, or **\$1,350**.
- 3** In year three (if the member qualifies again), the benefit level becomes \$1,350 + \$350 = **\$1,700**.
- 4** The annual maximum plus rollover dollars can ultimately add up to **\$2,000** in plan benefits—the total amount the plan will pay for the member's dental care.

Contact your Florida Blue representative or agent for more information, or visit floridabluedental.com/employers.



Your employees' dental benefit dollars can add up

Dental plans are offered by Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Florida Blue and an Independent Licensee of the Blue Cross and Blue Shield Association.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227.

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resewva yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227.