

# TruAssure Extra Maximum Carryover



## A truly extra benefit.

Normally with dental plans, the annual maximum is considered a “use it or lose it” benefit. With TruAssure’s Extra Maximum Carryover feature, members don’t lose unused annual maximum funds by allowing qualified unused portions to carry over to the following benefit year.\* This feature is meant to help members plan for more costly dental procedures that may be needed in the future. To qualify, members must have visited the dentist as least once during the plan year.

## Visiting the dentist is truly important.

It pays to go to the dentist for routine visits to keep oral and overall health in check while also maximizing plan benefits. When a member visits the dentist for a preventive checkup — typically 100% covered in most dental plans — they can carry over any unused annual maximum dollars to the next year’s dental plan with TruAssure’s Extra Maximum Carryover.\*\* The total amount eligible for carryover is up to the annual maximum with the total balance not to exceed double the annual maximum. Additionally, the carryover balance never expires, so funds are kept until members need them.\*\*\*

## How Extra Maximum Carryover works:

Year 1	Annual Maximum	\$1,500	
	Eligible Benefits Received	—	\$500
	Unused Annual Maximum	\$1,000	
	<b>Extra Maximum Carryover Balance / Carryover to Year 2</b>	<b>\$1,000</b>	
Year 2	Annual Maximum	\$1,500	
	Eligible Benefits Received	—	\$400
	Unused Annual Maximum	\$1,100	
	<b>Extra Maximum Carryover Balance</b>	<b>\$1,000</b>	
	<b>⚠ Extra Maximum Carryover Balance / Carryover to Year 3</b>	<b>\$2,100</b>	
	The Extra Maximum Carryover balance cannot exceed the total annual maximum amount (\$1,500) so only \$500 of the \$1,100 unused annual maximum can be applied to the Extra Maximum Carryover balance.		
<b>Adjusted Extra Maximum Carryover Balance / Carryover to Year 3</b>	<b>\$1,500</b>		
Year 3	Annual Maximum	\$1,500	
	Eligible Benefits Received	—	\$2,000
	<b>Balance Due</b>	<b>\$500</b>	
	Unused Annual Maximum	\$0	
	<b>Extra Maximum Carryover Balance</b>	<b>\$1,500</b>	
	<b>Extra Maximum Carryover Balance Applied</b>	<b>\$500</b>	
<b>Extra Maximum Carryover Balance / Carryover to Year 4</b>	<b>\$1,000</b>		

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\* The TruAssure Extra Maximum Carryover feature may not be included with all TruAssure plans. Look over your coverage documents to check if you have this carryover feature.

\*\* Dental services counting toward the annual maximum vary by plan. Carryover amounts for any annual maximum dollars that are unused are subject to plan design and cannot go over double the plan’s annual maximum.

\*\*\* Members cannot keep any unused maximums or the dental plan in the event of their termination of employment. They also cannot apply their unused annual maximum to a different dental plan.