



Get more for your benefit dollar—add Annual Maximum Rollover to your plan

Annual Maximum Rollover

The benefits of oral health go far beyond just teeth and gums. Good oral health can keep your whole body healthier. Diabetes, heart disease, premature birth—and their associated costs—have all been connected to poor oral health.

Annual Maximum Rollover (AMR) encourages your employees to get preventive care to maintain good oral health. It also helps them pay for complex services. By adding AMR to your dental plan, you can help employees protect their overall health.¹

Earn rewards for preventive care

AMR lets employees roll over a portion of their unused benefits from one year to the next, and use those dollars when they reach their annual maximum. AMR provides \$300 of additional coverage, if the employee:²

- Gets at least one dental exam during the plan year
- Uses less than 50% of the annual maximum

Give employees something extra

AMR helps reduce out-of-pocket expenses. Employees who exceed their annual maximum can use their accumulated rollover dollars to pay for services over the maximum allowance.

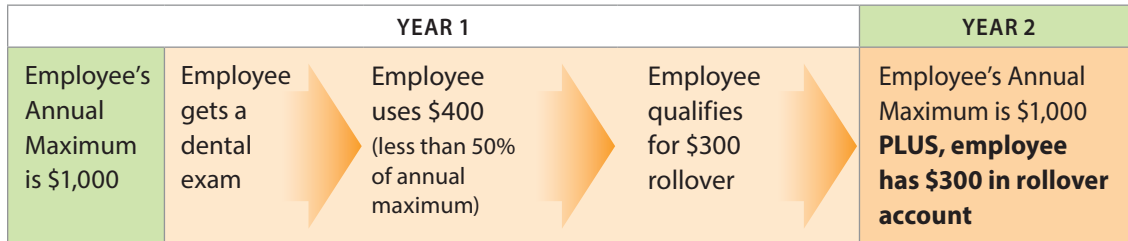
Dependents can also qualify

AMR applies separately to employees and covered dependents. That means each member on the policy can roll over \$300, to a total of \$1,200 per person.

Rollover dollars don't go away

Once an employee qualifies for rollover dollars, they'll stay in the account until they're used. Employees do not lose accumulated rollover dollars, even if they don't continue to qualify for the program.

How Annual Maximum Rollover works:



In year 2, this employee gets \$300 in extra benefits to use toward services that exceed the annual maximum, instead of paying for those services himself.

Help your employees save money and stay healthy!
Add Annual Maximum Rollover to your dental plan.

1. Annual Maximum rollover can be added as a rider to a United Concordia PPO dental plan. Not available in all states.
2. New members and new hires must be enrolled in the plan at least 100 days prior to start of next plan year to be eligible to qualify for the Annual Maximum Rollover. \$1,200 rollover limit applies.

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy or Contract and Certificate of Insurance ("Plan Documents") include a complete listing of covered services, limitations, exclusions, cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products underwritten by: United Concordia Insurance Company, United Concordia Dental Corporation of Alabama, United Concordia Life and Health Insurance Company, and United Concordia Insurance Company of New York. United Concordia Insurance Company is not licensed in AL, DE, DC, IL, KY, MD, MO, NJ, NY, NC and PA. Not all products are available in all jurisdictions. United Concordia policies cover dental benefits only. For a complete listing of the products and services available in your area, the specific UCCI company licensed to provide those products, and exclusions, limitations, renewal, cancellation and cost information, contact a United Concordia account representative or visit UnitedConcordia.com. United Concordia Insurance Company, California certificate of authority number 3739-0, is domiciled in Arizona at its statutory address, 2198 East Camelback Road, Suite 260, Phoenix, AZ 85016. Available Concordia products are underwritten by United Concordia Insurance Company in OK and written on OK policy forms OK9802 (11/07) and OK9802L (11/07). The administrative office of UCCI and/or its licensed corporate affiliates is located at 4401 Deer Path Road, Harrisburg, PA 17110.