

# Unum Dental<sup>SM</sup> carryover benefits

## Earn extra benefits just by taking care of your teeth!

### How it works

Each benefit year a member must have:

- › one cleaning,
- › one regular exam and
- › total dental claims paid during the year below the threshold limit.

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Base Plan Annual Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum	Total Potential Annual Maximum
\$2,550	\$800	\$400	\$1,500	\$4,050

### Other specifications

- › Each covered family member receives their own carryover benefit.
- › Group carryover benefit rider must be in effect for one benefit year before any members can utilize carryover benefits.
- › A member must be on the plan for a minimum of four months before accruing carryover benefits.
- › Carryover benefit cannot be used towards orthodontia.
- › A member's carryover account will be eliminated and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.

### \$2,550 carryover example

In the first qualifying year, the member has one cleaning, one exam and incurs \$300 in paid claims.

Member earns a \$400 carryover benefit that is applied to the next year's annual maximum.

#### Benefit in year two

Annual Maximum		Carryover Amount		Total Annual Maximum with Carryover
\$2,550	+	\$400	=	\$2,950

Member gets one cleaning, one regular exam and incurs \$300 in paid claims.

Member earns a \$400 carryover benefit that is applied to the next year's annual maximum.

#### Benefit in year three

Annual Maximum		Carryover Amount		Total Annual Maximum with Carryover
\$2,550	+	\$800	=	\$3,350

Member gets one cleaning, one regular exam and incurs \$2,750 in paid claims.


Member does not earn the carryover benefit in year three, but is able to utilize the carryover benefits earned in previous years to help pay the \$2,750 in claims.

Because the entire \$800 would not be utilized by the \$2,750 claim, \$600 will carry over to the next year.

#### Benefit in year four

Annual Maximum		Carryover Amount		Total Annual Maximum
\$2,550	+	\$600	=	\$3,150

Member has \$3,150 available to use in this year because of the \$2,550 regular annual maximum plus \$600 in remaining carryover benefit.



This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form SDN-2010CT CB or contact your Unum Dental representative.

Dental plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company, Baton Rouge, LA.

[unum.com](http://unum.com)

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.