Here’s how it works:

Prioritize preventive care to minimize major dental issues by regular dental visits.

Submit claims for dental work throughout the year.

These funds are available in the future to pay for dental treatments.

Here’s an example of a plan with a $1,000 annual maximum:

Starting with a $1,000 Plan Annual Maximum, Andy:
- Submits $150 in dental claims
- Does not exceed $500 Threshold
- Receives $250 rollover for year two, adding up to a $1,250 annual plan max

Year One

Starting with an increased Plan Annual Maximum of $1,250, Andy:
- Submits $200 in dental claims
- Receives additional $250 rollover for year three, adding up to a $1,500 annual plan max

Year Two

Starting with an increased Plan Annual Maximum of $1,500, Andy:
- Submits $1,100 in dental claims
- Gets all claims paid for due to the Maximum Rollover Amount accumulated

Year Three

Andy’s Plan Annual Maximum is $1,400 ($1,000 Plan Annual Maximum + $400 remaining Maximum Rollover Amount accumulated).

Year Four

Andy’s Dental Insurance Plan Sample Plan

Plan Annual Maximum

Amount of Maximum Claims Reimbursement

Maximum Rollover Amount

Additional dollars added to Plan Annual Maximum for future years

Maximum Rollover Account Limit

The maximum amount of rollover dollars that can be kept in the Maximum Rollover Account

Threshold

Claims amount that determines rollover eligibility

$1,000

$500

$1,250

$500

$250

$1,500

$1,000

$750

$1,250

$750

$1,500

$750

* The annual maximum is the amount that a dental insurance company will pay out toward claims in a calendar year.

Pro tip: Care is provided by dentists in the network. More money can be rolled over.

Visit the dentist for regular checkups

Practice good dental health

Discover more about how preventive care can maximize your benefits on guardiananytime.com.

Cycle of Health

Dental Policy Form # GP-1-DEN-16. Guardian is a registered trademark of The Guardian Life Insurance Company of America. 2018-68475 (10/20)


If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, ($1,500 PPO/$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. Guardian’s Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only.