

# Carryover BENEFIT



**AlwaysCare Benefits, Inc.** (a Starmount Life Insurance company) would like to reward your clients and their employees who take care of their teeth by providing them with extra benefits in future years. The **AlwaysDental<sup>SM</sup>** Carryover Benefit is among the most generous in the industry and is a strong selling point both for renewals and for new groups!

**HOW IT WORKS:** If an Insured submits Qualifying Claims for Covered Expenses during a benefit year and, in that benefit year, receives benefits that are less than their group's Threshold Limit, the Insured will be credited a Carryover Benefit.

Carryover Benefits will be accrued and stored in the Insured's Carryover Account to be used in the next benefit year. If, in the next benefit year, an Insured reaches his or her Policy Year Maximum Benefit, we will pay a benefit from the Insured's Carryover Account up to the amount stored in the Insured's Carryover Account. The accrued Carryover Benefits stored in the Carryover Account may not be greater than the Carryover Account Maximum.

## BENEFIT PLANS\*

BASE PLAN ANNUAL MAXIMUM	THRESHOLD LIMIT	CARRYOVER AMOUNT	CARRYOVER ACCOUNT MAXIMUM	TOTAL POTENTIAL ANNUAL MAXIMUM
\$500	\$200	\$100	\$500	\$1,000
\$750	\$300	\$150	\$500	\$1,250
\$1,000	\$500	\$250	\$1,000	\$2,000
\$1,200	\$600	\$300	\$1,200	\$2,400
\$1,500	\$700	\$350	\$1,250	\$2,750
\$2,000	\$800	\$400	\$1,500	\$3,500

\* This is an optional feature available for 2 or more enrolled employees.

**Other Specifications.** An Insured's Carryover Account will be eliminated, and the accrued Carryover Benefits lost, if the Insured has a break in coverage of any length of time, for any reason.

Eligibility for a Carryover Benefit will be established or reestablished at the time the first Qualifying Claim in a benefit year is received for Covered Expenses incurred during that benefit year.

In order to be eligible to accumulate the Carryover Benefit, an Insured must be enrolled in the plan at least four months prior to the start of the new policy year. Example: If the plan effective date is January 1<sup>st</sup>, the Insured must be enrolled by September 1<sup>st</sup>.

Only claims incurred on or after the start of the next Policy Year will count toward the Threshold Limit.

Carryover Benefits will not be applied to an Insured's Carryover Account until one year from the effective date of the rider.

If charges for Class C Services are not payable for an Insured due to a benefit waiting period for certain covered procedures, this rider will not apply to the Insured until the end of such waiting period. And, if the waiting period ends within the three months prior to the start of this plan's next benefit year, this rider will not apply to the Insured until the next benefit year.

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**Definitions. Benefit Year** means Calendar Year or Policy Year, according to the type of plan applicable under the Policy/Certificate to which this rider is attached.

**Carryover Account** means the amount of an Insured's accrued Carryover Benefits.

**Carryover Account Maximum** means the maximum amount of cumulative Carryover Benefits that an Insured can store in his or her Carryover Account.

**Carryover Benefit** means the dollar amount, which will be added to an Insured's Carryover Account when he or she receives benefits in a benefit year that do not exceed the Threshold Limit.

**Qualifying Claim** means a claim under Procedure Classes A, B and C, but not Class D (Orthodontia) and must include one exam and cleaning per benefit year.

**Threshold Limit** means the maximum amount of benefits for all procedure classes A, B, C and D that an Insured can receive during a benefit year and still be entitled to receive the Carryover Benefit.



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Monday–Friday: 7:30 A.M. to 8:30 P.M. (CST)

Saturday: 9 A.M. to 3 P.M. (CST)

[www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com)