



## **Annual Maximum Carryover Benefit from Dentist Direct:**

**Reward employees who take care of their teeth by providing them with extra benefits in future years!**

**A dental plan that **INCREASES** in value...**

Most people don't hit their maximum every year. But, when you do wouldn't it be nice to have an 'extra' benefit from those years when you don't hit your maximum? With the **Annual Maximum Carryover Benefit Rider**, plan members can 'carryover' a portion of their unused annual maximum benefit into future years. Your dental benefits become more valuable every year and you get to keep a portion of what you don't use!

**It's Simple...**

Enroll in a dental plan with Dentist Direct Dental plans that has the Annual Maximum Carryover Benefit. Then, just use your plan as you normally would. If you have claims below the 'threshold limit' you can 'roll-over' a portion of your unused annual maximum benefit into the next year. You can continue to increase your maximum until you hit your Carryover Account Maximum. See the table below for threshold limits and Carryover Account Maximums.

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<b>Base Annual Plan Maximum</b>	<b>Threshold Limit</b>	<b>Carryover Amount</b>	<b>Carryover Account Maximum</b>
\$500	\$200	\$100	\$500
\$750	\$300	\$150	\$500
\$1,000	\$500	\$250	\$1,000
\$1,250	\$600	\$300	\$1,250
\$1,500	\$700	\$350	\$1,250
\$2000	\$800	\$400	\$1,500

Underwritten by: American National Life Insurance Company of Texas. One Moody Plaza, Galveston, Texas 77550.  
For Agent Use Only

Form: DD Carryover –Agent-2012

## For Example:

Below is an example of a plan member's use of the Annual Maximum Carryover Benefit. It really is this simple.

Base Plan Annual Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum
\$1000	\$500	\$250	\$1000

### Year 1

Carryover account = \$0

Paid Claims = \$400

- ✓ The paid claims do not exceed the \$500 threshold limit therefore \$250 is credited over to year 2.

### Year 2

Carryover account = \$250

Paid Claims = \$750

- ✓ The paid claims exceed the threshold limit therefore no amount is carried over to year 3.

### Year 3

Carryover account = \$250

Paid Claims \$1150

- ✓ The paid claims exceed the Base Plan Maximum therefore \$150 of the carryover account was used
- ✓ No amount is carried over due to paid claims exceeding threshold limit

### Year 4

Carryover account = \$100

Paid Claims = \$1100

- ✓ The paid claims exceed the Base Plan Maximum therefore the remaining balance in the carryover account was used
- ✓ No amount is carried over due to paid claims exceeding the threshold limit

### Year 5

Carryover account = \$0

Paid Claims = \$200

- ✓ The paid claims do not exceed the \$500 threshold limit, therefore \$250 is carried over to year 6

**For information on how to enroll in the Annual Maximum Carryover Benefit call Dentist Direct at 1-866-696-6527.**