

# HMSA Dental Plan Calendar Year Rollover

## Calendar Year Rollover

We know that oral health plays a critical role in overall health, and we know that one of the many benefits of proper dental care is the effect it has on your health and well-being. With HMSA's Calendar Year Rollover, your wallet as well as your smile will benefit.

The Calendar Year Rollover rewards you just for visiting the dentist. When the claims we pay each calendar year are less than your yearly threshold amount, a portion of the unused maximum will be rolled over, increasing your total benefit dollars for the following year. These rollover dollars can help cover unexpected visits or higher out-of-pocket costs for complex procedures.

There are no fees for HMSA's Calendar Year Rollover benefit and nothing you need to fill out or send in. The benefit applies automatically as long as:

- You are a current HMSA Participating Provider Program dental member on the last day of the calendar year
- You receive at least one covered service during the calendar year
- Your calendar-year claims don't exceed the yearly threshold amount for your plan
- Your total rollover account balance has not exceeded the accumulated maximum
- Your employer offers the benefit

You can access your eligible rollover amount at any time by going to [HMSA.com](https://www.hmsa.com). Just log in to My Account, click on the Benefits tab and then the View Dental Benefits tab.

To figure out the amount of benefit dollars that are eligible to roll over, just use the chart below. Start by searching for your benefit period maximum in the first column. If we don't pay out more claims dollars on your behalf than the amount in the second column, your benefit maximum for the next year will increase by the amount in the third column. The last column will show you the total amount of additional benefit dollars you can earn.

If your dental plan's annual maximum benefit amount is:	And if your total claims don't exceed this amount for the benefit period:*	Then we will roll over this amount for you to use next year and beyond:*	However, rollover totals will be capped at this amount:*
\$1,000	\$500	\$350	\$1,000
\$1,200	\$500	\$350	\$1,000
\$1,500	\$700	\$500	\$1,250
\$2,000	\$800	\$600	\$1,500

\*This is not an FSA. The amount reflects your benefit maximum for a given year.

We know you're as concerned with your oral health as you are with your overall health, so smile and enjoy the rewards of staying healthy. Calendar Year Rollover – another way HMSA is improving dental coverage and looking out for its members.

## Questions?

Want to learn more about Calendar Year Rollover or any of your other dental benefits? Our Customer Service Representatives can help – just call (808) 948-6440 or (800) 792-4672. We're available to help from 8 a.m. to 4 p.m., Monday through Friday.

