



HMSA DENTAL PLAN CALENDAR YEAR ROLLOVER

We understand that oral health is a critical part of your overall health. That's why we offer a dental benefit that will allow you to rollover a portion of your unused dental benefits from year to year.

How Calendar Year Rollover Works

You can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures. In order to figure out the amount of benefit dollars that are eligible to roll over, just use the chart below.

This benefit automatically applies to you, as long as the following conditions are met:

- You are an HMSA PPP dental member on the last day of the year;
- You receive at least one covered service during the year while a member of this dental plan and;
- Your total claims paid during the calendar year does not exceed the payment threshold listed below.

If you dental plan's calendar year maximum benefit amount is:	And, if your total claims don't exceed this amount for the calendar year:	Then we'll rollover 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
\$2,500	\$900	\$700	\$1,500
\$3,000 or more	\$1,000	\$750	\$1,500

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

As an example, if your dental plan has a \$2,000 calendar year maximum and HMSA pays \$685 in covered dental claims, which falls below the \$800 limit, HMSA will automatically rollover \$600 for you to use next year and beyond. However, if HMSA pays \$850 in covered dental claims (which is over the \$800 limit), no unused rollover benefit dollars are available to rollover.

And, your rollover amount keeps growing and is available for you to use as long as your employer offers this rollover benefit. You can earn up to \$1,500** of additional unused rollover benefit dollars.

For more information, visit us at hmsa.com/dental today to learn more.

**Rollover cap amounts vary by plan, see the above chart for your specific plan and associated rollover cap amount.

Accessing Your Dental Information

As an HMSA dental member, you can view your eligibility, benefits, claim status, and explanation of benefits by visiting hmsa.com/dental and clicking on Member Login. Next, login to My Account.

- After logging into My Account, click on Claims then Dental Claims and you'll see your dental benefits, claims, and more.

The screenshot shows the HMSA Dental website interface. At the top, there is a navigation bar with the HMSA logo, the word "Dental", and links for "Contact Us", "Find a Dentist", "Member Login", and a search box. Below this is a secondary navigation bar with links for "Individuals", "Member Resources", "Providers", "Employers", and "Healthcare Reform". The main content area features a large banner titled "Choose the Plan That Works for You" with two options: "Dental PPO Plan" (Choose your dentist, Includes calendar year rollover) and "Dental HMO Plan" (No deductibles, No annual maximum). To the right of the banner is a "Access Your Guide to Benefits" button. Below the banner are four smaller tiles: "HMSA Dental Plans" (Special Values - Plan Overviews, Shop Our Plans), "Find a Dentist" (Hundreds of Dentists Near You, Find Dentist), "My Account" (Manage Your Account and Get All the Details You Need, My Account), and "Oral Health for Total Health" (Oral Health is Important for Your Overall Health, Learn More).

For more information, visit us at hmsa.com/dental today to learn more.

Customer service representatives can help – just call 948-6440 on Oahu or 1 (800) 792-4672 toll-free on the Neighbor Islands Monday through Friday, 8 a.m. to 5 p.m., or visit hmsa.com/dental.

