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EMPLOYEE BENEFITS



BENEFITS ROLLOVER

Available To All Enrolled Employees

How It Works

- Employees who have at least one cleaning and exam in a policy year but spend less than 50% of the policy year maximum benefit, can enjoy a higher max benefit amount in future years
- Employees can roll over 25% of the policy year maximum benefit dollars to the next year
- A higher max in future years makes the plan more valuable to keep in place
- Adjusted annual maximum can grow up to 2x the policy year maximum benefit

Rollover benefit is administered automatically for all enrolled members. The employer must provide a report from their current carrier showing each member's rollover amount.

Example 1:	Example 2:
The member's plan has a $1,000 annual maximum.	The member's plan has a $1,000 annual maximum.
During the plan year, the member has two cleanings and examinations and one set of X-rays for a total of $200 in services.	During the plan year, the member has one cleaning and examination and two root canals for a total of $900 in services.
The member can rollover $250, or 25% of the policy year maximum.	The employee is not eligible for rollover because they spent more than 50% of their policy year maximum.

We Are Here For You

Contact me for more information.

Valued Employee Benefits Partner

Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

Dental insurance is underwritten by United of Omaha Life Insurance Company, a Mutual of Omaha company. United is licensed nationwide, except in New York. For broker and consultant use only. Some exclusions and limitations may apply.

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