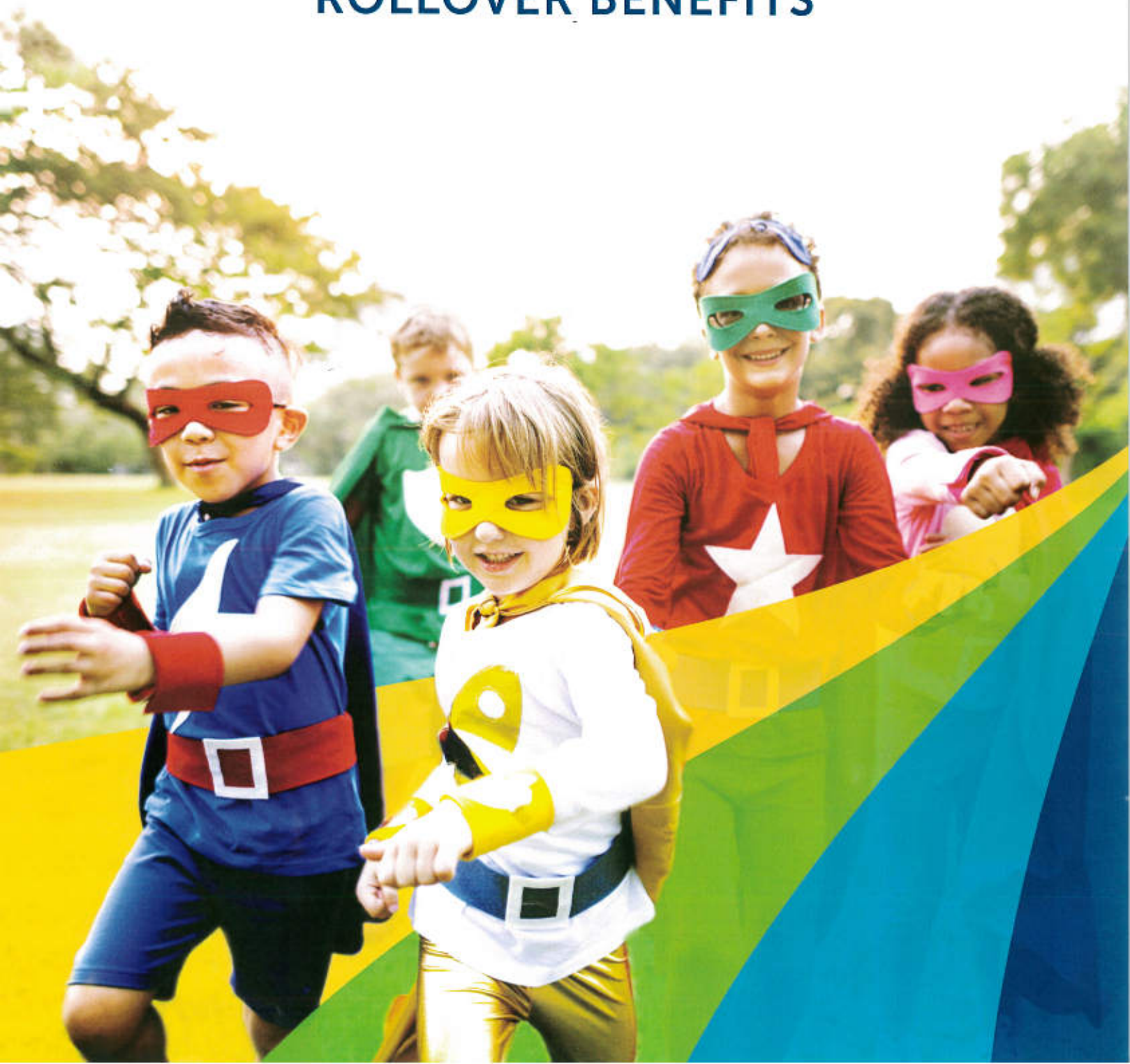




ROLLOVER BENEFITS



Rollover BENEFITS

MAXIMIZING BENEFIT VALUE AND FLEXIBILITY

Rollover benefits add extra value to your Dominion National dental plan by allowing you to carry over a portion of your unused benefit maximum year after year. You are given the flexibility to save up and plan for more costly dental procedures in a way that works best for you. This feature is included with your Dominion plan – allowing you to rest easy knowing that you can have more benefits should you need them in the future.

Rollover benefits are easy and automatic.

- A member may be eligible to roll over a portion of his or her unused annual maximum per benefit or calendar year¹ for Diagnostic & Preventive (Class I), Basic (Class II) and Major (Class III) services. The amount of rollover benefits may not exceed the rollover maximum (see chart below). Rollover does not apply to benefits that are subject to a lifetime maximum, such as orthodontics.

- To qualify for rollover benefits, you must submit a claim for at least one Class I covered service in the benefit or calendar year.¹ In addition, your paid claims must not exceed the annual rollover threshold (see chart below).
- Your regular annual maximum dollars are used first. Rollover benefit dollars, or annual rollover amounts, are used after the annual maximum is met.
- If you disenroll from your plan for any length of time for any reason (for example, if you marry and enroll under your spouse's plan), you will lose your current rollover balance.

Rollover Amounts

Rollover amounts vary based on your benefit's annual maximum. Annual rollover amount shows the amount you can roll over to the next year and beyond, while rollover maximum is the capped total you can accumulate. The chart below shows how rollover benefits are calculated.

Annual Maximum	Annual Rollover Threshold (Paid Claims)	Annual Rollover Amount	Rollover Maximum
\$500 – \$700	\$200	\$150	\$500
\$750 – \$950	\$300	\$200	\$500
\$1,000 – \$1,200	\$500	\$350	\$1,000
\$1,250 – \$1,450	\$600	\$450	\$1,250
\$1,500 – \$1,950	\$700	\$500	\$1,250
\$2,000 – \$2,450	\$800	\$600	\$1,500
\$2,500 – \$2,950	\$900	\$700	\$1,500
\$3,000 or more	\$1,000	\$750	\$1,500

For questions, contact your Benefit Administrator or Dominion's Member Services Department at 888.518.5338.

¹ To determine whether your plan is benefit or calendar year, please reference your Summary of Benefits or contact your Benefit Administrator.