

Small Business Plans

Dental Blue Options Annual Maximum Rollover Plans

Regular dental visits can greatly reduce the occurrence of major oral health issues, saving money for both employers and employees. The Dental Annual Maximum Rollover from Excellus BCBS incentivizes preventive care by rewarding employees with funds they can roll over to use as needed in the future.

2024 DENTAL ANNUAL MAXIMUM ROLLOVER PACKAGES

Package ID	Plan Type	Ded	Annual Maximum	Annual Max Rollover Threshold	Rollover	Rollover Account Maximum	Benefit Classes Class I/II/III/IV	Ortho Max
			The Annual Maximum Rollover design is based on the dental plan annual maximum	Maximum claims amount that the member can incur in order to earn the rollover	The dollar amount added to the plan annual maximum for future years	The maximum amount of rollover dollars that may be kept in the rollover account		
DBOER-1-26/26	Employer Sponsored	\$50	\$1,000	\$500	\$250	\$1,000	0%/20%/20%/50%/NA	N/A
DBOER-2-26/26	Employer Sponsored	\$50	\$1,000	\$500	\$250	\$1,000	0%/20%/20%/50%/50%	\$1,000
DBOER-3-26/26	Employer Sponsored	\$75	\$750	\$350	\$125	\$500	0%/20%/20%/50%/NA	N/A
DBOER-4-26/26	Employer Sponsored	\$50	\$1,500	\$500	\$250	\$1,000	0%/20%/20%/50%/50%	\$2,000
DBOER-5-26/26	Employer Sponsored	\$50	\$1,500	\$500	\$250	\$1,000	0%/20%/20%/50%/NA	N/A
DBOVR-1-26/26	Voluntary	\$50	\$1,000	\$500	\$250	\$1,000	0%/20%/20%/50%/NA	N/A
DBOVR-2-26/26	Voluntary	\$50	\$1,000	\$500	\$250	\$1,000	0%/20%/20%/50%/50%	\$1,000
DBOVR-3-26/26	Voluntary	\$75	\$750	\$350	\$125	\$500	0%/20%/20%/50%/NA	N/A

Let's take a look at how it works:



1. Employees can roll over a portion of their unused amount in their annual maximum to the next year if they submit at least one paid dental claim, and do not exceed the rollover threshold
2. This incentivizes employees to visit the dentist for preventive care, which can help minimize major dental issues
3. Funds that roll over are added to the next year's annual maximum to be used for future treatment

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