Small business plan designs

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.

DENTAL ANNUAL MAXIMUM ROLLOVER PACKAGES

Package ID	Plan type	Ded	Annual maximum The Annual Maximum Rollover design is based on the dental plan annual maximum	Annual max rollover threshold Maximum claims amount that the member can incur in order to earn the rollover	Rollover The dollar amount added to the plan annual maximum for future years	Rollover account maximum The maximum amount of rollover dollars that may be kept in the rollover account	Benefit classes Class I/II/IIA/III/IV	Ortho max
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

Groups new to enrolling in an Excellus BCBS Dental Select plan are able to keep any accrued rollover account funds from another plan when they enroll in a dental plan that includes the annual maximum rollover benefit. We will match the funding members have with a competitor up to the Rollover Account Maximum.[1]

Let’s take a look at how it works:

1. Employees can roll over a portion of their unused annual maximum to the following 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, helping to minimize major dental issues
3. Funds that roll over are added to the next year’s annual maximum and can be used for future treatments

[1] Proof of rollover account funds will be required upon enrollment

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