

# Use your benefits when you need them most

Roll over *Lincoln DentalConnect*® benefits for future use

---

## Maximize your plan benefits

How many times have you hardly used your dental benefit during a year, and the next year, you use all your benefit – and maybe even go over the maximum?

The Lincoln *MaxRewards*® maximum rollover feature lets you use your benefits when you need them by rolling over a portion of your unused maximum benefit into a *MaxRewards* account. You get the flexibility of using benefits – instead of losing them – by saving them for more expensive dental treatment down the road.

### How the *MaxRewards* feature works

If you're eligible for this feature,<sup>1</sup> your rollover amount is moved into your *MaxRewards* account balance each year. You can then use this account for future covered services during the years you use your plan's full maximum coverage.

### Here's how you benefit

- Manage and use benefit dollars you would lose under a traditional plan.
- Build your *MaxRewards* account balance to cover large claims.
- Accumulate rollover amounts over time – a reward for long-term membership.

<sup>1</sup>To qualify for a rollover, a covered member must meet certain qualifications during the year. Please refer to your plan's contract language.



## The *MaxRewards* feature in action

This sample plan shows how the *MaxRewards* feature lets you take full advantage of your dental benefit.

Plan year	Calendar-year maximum	Calendar-year maximum plus account balance	Eligible range (claim threshold)	Dental benefits paid	Rollover amount with out-of-network provider	Rollover amount with preferred provider	Account balance
1	\$1,000	\$1,000	\$600	\$300	\$250		\$250
2	\$1,000	\$1,250	\$600	\$0	\$0	\$0	\$250
3	\$1,000	\$1,250	\$600	\$1,100	\$0	\$0	\$150
4	\$1,000	\$1,150	\$600	\$500	–	\$350	\$500
5	\$1,000	\$1,500	\$600				

### YEAR 1 **You use \$300 toward the \$1,000 annual maximum and see an out-of-network dentist at least once.**

- You had a paid claim, which is required for the *MaxRewards* feature on this sample plan.
- The \$300 benefit is less than the \$600 threshold for this plan, so you're eligible for a rollover.
- Since you saw an out-of-network dentist at least once, \$250 of the \$700 remaining calendar-year maximum is deposited into your *MaxRewards* account balance.

### YEAR 2 **You have a \$1,000 annual maximum and \$250 in your *MaxRewards* account balance. You didn't see the dentist, so you use \$0 toward the annual maximum.**

- You must submit at least one claim in the calendar year to qualify for a rollover.
- Because no claims were submitted this year, the plan applies no rollover amount.
- You still have \$250 in your *MaxRewards* account balance from the prior year's rollover.

### YEAR 3 **You have \$1,000 annual maximum and \$250 in your *MaxRewards* account balance, and your in-network dentist claims total \$1,100.**

- Your \$1,100 claim cost is above the \$1,000 maximum, so \$100 of the *MaxRewards* account balance is applied to cover the remaining cost.
- You've used your entire calendar-year maximum, so there is no benefit to roll over this year.
- \$150 remains in your *MaxRewards* account balance for future use.

### YEAR 4 **You see an in-network dentist and have \$500 in dental claims.**

- Your claims with an in-network dentist were less than the \$600 claim threshold, so you receive \$350 for the rollover amount.
- You start Year Five with \$1,500 due to the accumulation in your *MaxRewards* account balance.

For plan effective dates in October, November, or December, the rollover feature starts as of the first full benefit year. For example, the first deposit for members with a November 1, 2022, group effective date will occur in 2024.

©2022 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-4931164-090122

MAP 10/22 **Z01**

**Order code: DTL-DMREE-FLI001**



### Questions?

Contact Lincoln customer service at **800-423-2765**, Monday through Thursday, 8 a.m. to 8 p.m. Eastern, and Friday, 8 a.m. to 6 p.m. Eastern.

Self-funded plans are funded entirely by the employer. Lincoln Financial Group provides administrative and/or claims payment services only.

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, insurance are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.