

## Guardian's Maximum Rollover Program

### Save dental funds for use in the future

Guardian® will roll over a portion of your unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan's annual maximum is reached.



- Your annual maximum is the amount your dental insurance company will pay out towards your claims.
- If your annual maximum is \$1,000, that is the most benefit you will receive from your plan for the year.
  - ✓ **Step 1:** As long as you submit a claim during the calendar year, a portion of any unused annual dental maximum goes into your personal Maximum Rollover Account
  - ✓ **Step 2:** This amount can be rolled over for use in the next year
  - ✓ **Step 3:** You can use these funds in the future to pay for dental treatments
- Plus, if you use in-network dentists or dentists under Enhanced Coverage\* exclusively during your benefit year, more money is rolled over!

\*Applies to select plan designs

May not be available in all states. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form # GP-1-DG2000 et al.

