

The Dental Wellness Plan Carryover Maximum is easy and automatic.

- To qualify for Carryover Maximum, you must receive at least one cleaning or one oral exam in the Plan Year. If you don't receive a cleaning or exam, you will not be eligible to carry over any of your benefit dollars to the next Plan Year.
- In addition, your paid claims for all services - excluding orthodontia - must not exceed the maximum "threshold" amount of your current annual plan maximum (see chart inside brochure).
- Annual maximum dollars are used first. Carryover Maximum dollars are used after the annual maximum is reached.



Dental Wellness Plan Carryover Maximum

Rules and Details:

- If you disenroll from the Wellness Plan, you will lose your Carryover balance amount.
- Carryover Maximum does not apply to orthodontics.
- Eligibility for Carryover Maximum accrual is based on your Plan Year, which is July 1st to June 30th.
- The Carryover Maximum feature will be implemented on July 1, 2009. Once you qualify, a portion of your annual maximum benefit dollars will be available for use effective July 1, 2010, and beyond. This amount varies based on your annual maximum benefit payment (see chart inside brochure).
- Claims not received by the last day of the Plan Year may affect any Carryover Maximum dollars deposited in July of the following year. If claims for services covered in the prior year are received after the date the maximum is calculated, the calculation will be adjusted accordingly.
- If you become eligible after the beginning of the new Plan Year, you will not be eligible to begin Carryover accrual until the beginning of the next Plan Year.

MPE FUND
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MASSACHUSETTS PUBLIC EMPLOYEES FUND

Dental Wellness Plan Carryover Maximum



A new feature of the MPE Dental Wellness Plan lets you carry over part of your unused spending in one year to increase your benefits in the following year, and beyond.

**WITH THE DENTAL
WELLNESS PLAN
CARRYOVER MAXIMUM,
YOU WON'T LOSE WHAT
YOU DON'T USE**

Beginning on July 1, 2009, this valuable benefit feature allows you to carry over a portion of your unused spending to increase your maximum benefit in the next year and beyond.

Thanks to Carryover Maximum in the Dental Wellness Plan, you can save and accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future, such as bridges, crowns, and root canals.

Carryover Maximum increases your Dental Wellness Plan benefit value.

The chart below shows how the Carryover Maximum is calculated based on various annual maximum benefit levels.

Plan's Annual maximum benefit amount	If your total yearly claims don't exceed this threshold amount	Then you can carryover this amount to use next year, and beyond	Your accumulated carryover is capped at this amount
\$1,250	\$600	\$450	\$1,250
\$850	\$300	\$200	\$500
\$625	\$200	\$150	\$500

The chart below is a four-year example of how Carryover Maximum is applied based on the current Dental Wellness Plan annual maximum of \$1,250*.

	YEAR ONE	YEAR TWO	YEAR THREE	YEAR FOUR
YOUR ANNUAL MAXIMUM AMOUNT	\$1,250	\$1,250	\$1,250	\$1,250
CARRYOVER AMOUNT FROM PRIOR YEAR	N/A	\$450	\$450	\$250
BENEFIT DOLLARS AVAILABLE	\$1,250	\$1,750	\$1,750	\$1,500
YOUR TOTAL CLAIMS PAID	\$500 (LESS THAN \$600)	\$800 (OVER \$600)	\$1,500	\$500
CLEANING OR ORAL EXAM DURING YEAR	YES	YES	YES	YES
CARRYOVER AMOUNT	\$450	\$0	\$250	\$450
ACCUMULATED CARRYOVER MAXIMUM TOTAL	\$450	\$450	\$250	\$700

The benefit dollars available to this patient in Year Five would be \$1,950.

*Seasonal employees are eligible for a plan maximum equal to 50% of this annual maximum.