



blueprint

Calendar Year Rollover

Your dental benefits go further



If you don't use all your dental benefits in a calendar year, Calendar Year Rollover lets you keep a portion of your unused benefit dollars for use in the future to help with unforeseen procedures. Rollover dollars don't expire, so your plan can increase in value over time.

How it works

You must be an active member of an Arkansas Blue Cross and Blue Shield dental plan* on the last day of the calendar year, receive at least one covered service, such as a routine cleaning, and total claims paid during the year must not exceed the payment threshold (which varies by plan). There is a standard amount that you can roll over based on your plan's calendar-year maximum.

If your dental plan's calendar-year maximum is:	And, if your total claims don't exceed this amount:	We'll roll over this amount to use next year and beyond:	You can earn up to this amount of rollover dollars:
\$1,000	\$500	\$350	\$1,000
\$1,250	\$600	\$450	\$1,250
\$1,500	\$700	\$500	\$1,250
\$2,000	\$800	\$600	\$1,500
\$2,500	\$900	\$700	\$1,500

Here's an example based on a plan maximum of \$1,000:

1. If you use less than \$500 of your calendar-year maximum, then the \$350 rollover amount is applied to the next year.
2. In year two, the total benefit is now the \$1,000 calendar-year maximum + \$350 in rollover dollars, or \$1,350.
3. In year three (if you qualify again), the benefit level becomes \$1,350 + \$350 = \$1,700.
4. The calendar-year maximum plus rollover dollars can add up to \$2,000 in plan benefits — the total amount the plan will pay for your dental care.

If your plan includes Calendar Year Rollover and you qualify, the rollover amount is applied automatically once your plan's calendar-year maximum is reached. You can check your rollover balance on Blueprint Portal.

Questions?

If you have any questions about Calendar Year Rollover, call us at the customer service number on the back of your dental ID card.

*Individual (ACA) Silver and some employer-based plans exclude rollover. Please check your plan documents to confirm your eligibility.

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