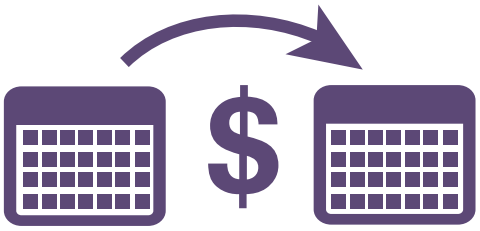
Get more from your dental plan with calendar year rollover

Your dental benefit dollars can add up



The calendar year rollover benefit from HMSA Dental allows you to save a portion of your unused benefit dollars for the following year. This gives you added security to cover the cost of unexpected dental expenses in the future.

It's easy to earn rollover dollars

If you're an active member with a dental PPO plan that includes calendar year rollover, the rollover amount is automatically added to your calendar year benefit. All you need to do is visit the dentist and receive at least one covered service during the year. Routine cleanings qualify, as we encourage you to take advantage of your preventive benefits.

Plans with a calendar year maximum of $2,000		
If your total claims don't exceed this amount for the calendar year:	We'll roll over this amount for you to use next year and beyond:	You can earn up to this amount of rollover dollars:[1]
$800	$600	$1,500

Your rollover dollars don't expire, so they can add up over time. You can check your balance online. For more information, visit hmsadental.com.

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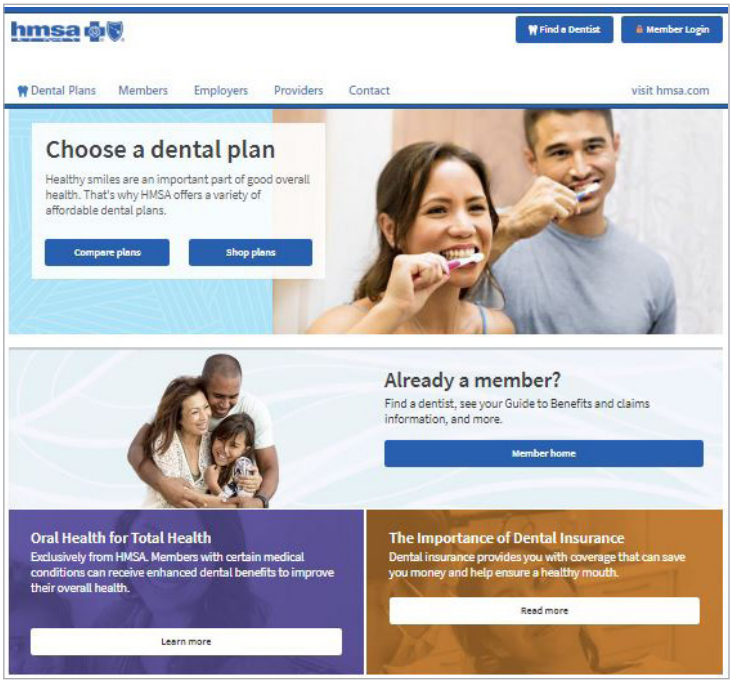
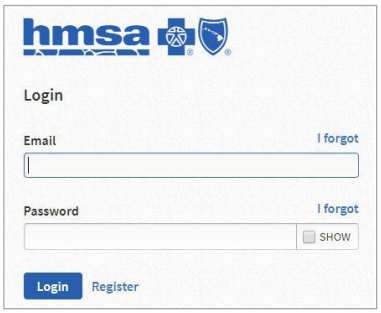
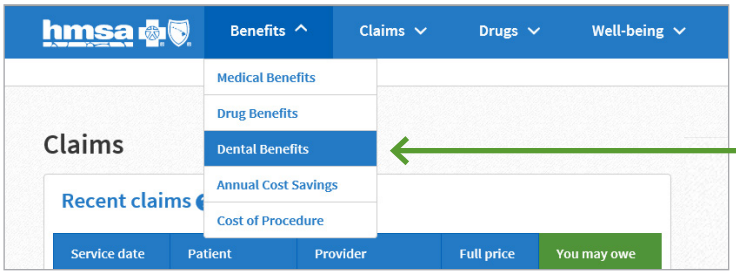
You can easily check your calendar year rollover balance online



1 Visit hmsadental.com and click Member Login.



2 Log in or register for an account if you don't have one. If you have an HMSA medical plan, you'll use the same account for your dental benefits.



3 Hover over Benefits and select Dental Benefits from the drop-down list. This will take you to your dental benefits portal.

Each covered member is listed on the right. The left shows any deductibles and the amount of the calendar year benefit used. Rollover dollars earned and used are displayed at the bottom of the section. Rollover is applied once the calendar year benefit has been fully used.

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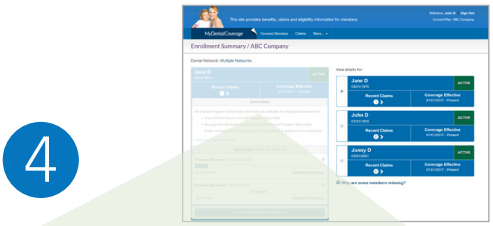

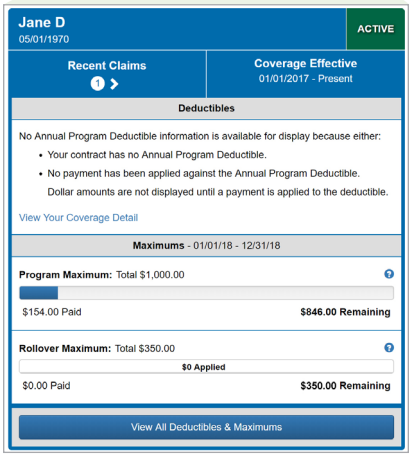

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[1]Rollover cap amounts vary by plan.