



A guide to taking advantage of the Dental Smile Rollover Rewards program

Regular checkups with your dentist are good for you in so many ways. They help keep your teeth and gums – and smile – healthy. Plus, diagnosis and treatment of gum disease can help avoid other, more serious diseases. And better overall health results in lower healthcare costs.

Now, you have another way to achieve savings while maintaining your health through the Dental Smile Rollover RewardsSM program. It's automatically a part of your dental PPO or dental INO (in-network only) plan.

It's easy

All you need to do is visit your dentist at least once a year and if, at the end of the year, your paid dental claims are below the claim threshold, you'll receive your rewards. And if you see a dentist in your PPO network instead of an out-of-network dentist, you'll receive an additional boost to your rewards amount. (For In Network Only INO plan members, dental services must be performed by a network dentist to be covered.)

Your reward amount is based on your dental plan's **calendar-year maximum** and this program's **annual claim threshold** for your plan. Any rewards you earn will roll over in the form of calendar-year maximum funds and raise your calendar-year maximum for the next benefit year.

Here's how it works

1. Visit your dentist at least once during the benefit year.
2. At the end of the benefit year, if your claims are less than your annual claim threshold, you'll earn your annual reward.
3. If all your claims were for network dentists, you'll earn an additional \$100 reward.*
4. Your annual reward, up to the program's reward maximum, will be added to your calendar-year maximum for the next benefit year.

To determine your reward amounts, locate your dental plan's **calendar-year maximum** in the first column of this chart. Then, see an example and other important information, including a number to call with any questions, on the other side of this flier.

Find your plan's calendar-year maximum to see your rewards and maximums

| Original calendar-year maximum | Annual claim threshold | Annual reward | Annual in-network reward | Annual reward + reward maximum | Total reward account maximum | Total calendar-year maximum + reward account maximum |
|--------------------------------|------------------------|---------------|--------------------------|--------------------------------|------------------------------|--|
| \$750 | \$250 | \$125 | \$100 | \$225 | \$750 | \$1,500 |
| \$1,000 | \$500 | \$250 | \$100 | \$350 | \$1,000 | \$2,000 |
| \$1,500 | \$750 | \$400 | \$100 | \$500 | \$1,500 | \$3,000 |
| \$2,000 | \$1,000 | \$500 | \$100 | \$600 | \$1,500 | \$3,500 |
| \$2,500 | \$1,250 | \$600 | \$100 | \$700 | \$1,875 | \$4,375 |

See more information on the other side of this flier.

* In-network only (INO) plan members will automatically receive the in-network reward. INO plans do not cover out-of-network charges unless they are for emergency services. Emergency services do not count toward the reward. Reward amounts have no cash value. Rewards are only used to pay claims.



An example

Using the chart on the front of this flier, let's say your dental plan has a calendar-year maximum of \$1,000, like in the second row of the chart.

Your annual claim threshold for the program is \$500. If your claims for the benefit year are less than that amount, then your annual reward is \$250. If all your claims were from network dentists, you get a reward of \$100, for a total of \$350 for the year.

From year to year, your reward and reward maximum is \$350 for a total reward account maximum of \$1,000. This would raise your total calendar-year maximum + reward account maximum to \$2,000.

Other important information

- If you don't know your dental plan's calendar-year maximum, you can see it by logging in to our member dental website. To get there, first log in to **blueshieldca.com**, then click the dental benefits link to **log in to the dental service** website. Or you can call our dental customer service representatives at **(888) 271-4880**.
- If your PPO dental plan has different calendar-year maximums for network versus non-network benefits, use the non-network calendar-year maximum to determine your annual claim threshold and reward amount.
- If you have family members or other dependents covered by your dental plan, they will each be eligible for their own rewards.
- Whenever you want to see your current reward amount, log in to the member dental website.
- If your dental plan starts with Blue Shield in the last three months of the calendar year, you won't be eligible to earn rewards until the beginning of the next calendar year.
- Although you only get a \$100 annual in-network reward if all your claims in a benefit year are for network providers, any rewards you've already earned can go toward paying either network or non-network claims for PPO dental plans.
- Neither award nor reward balances will be used to pay orthodontic claims. Orthodontia benefits are not part of this program.
- If you leave a group dental plan but return to the same employer within six months, you can transfer your reward balance to your new dental plan, if the plan participates in the Dental Smile Rollover Rewards program. However, after six months, or if you change employers, your balance will no longer be available.
- If your employer changes your dental plan, you can transfer your reward balance to your new dental plan if it participates in the program.
- You earn an additional annual in-network reward of \$100 if all non-emergency services during the calendar year are provided by a network dentist. INO plan members will automatically receive this reward, and this amount will be added to the total annual reward account maximum.
- This program can be changed or eliminated anytime without notice.

Any questions?

If you ever have any questions about this program, your claims, or your dental benefits, you can call our dental customer service representatives at **(888) 271-4880**. They are ready to assist you.