



For State of Louisiana employees

Unum Dental Carryover Benefits

Carryover Benefit \$1,000
annual maximum plans



Group Dental Insurance

Earn extra benefits just by taking care of your teeth

How it works

After twenty-four months, the member is eligible for the carryover benefit. Each benefit year, a member must have:

- ✓ One cleaning
- ✓ One regular exam
- ✓ Total dental claims paid during the year for preventive, basic and major services below the threshold limit

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Base plan annual maximum	Threshold limit	Carryover Amount	Carryover Account Maximum	Total potential annual maximum
\$1,000	\$500	\$250	\$1,000	\$2,000



Other specifications

- Each covered family member receives their own carryover benefit.
- Eligibility for a carryover benefit will be established or reestablished at the time the first qualifying claim in a benefit year is received for covered expenses incurred during that benefit year.
- Only claims incurred on or after the start of the next policy year will count toward the threshold limit.
- Carryover benefit cannot be used toward orthodontia.
- A member's carryover account will be eliminated and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.

\$1,000 carryover example

\$1,000 Annual maximum + \$0 Carryover account \$1,000 Total available for one year	Benefit in year three In the first qualifying year, the member has one cleaning and one exam and incurs \$300 in paid claims. Member earns a \$250 carryover benefit that is applied to the next year's annual maximum.
	Carryover account balance \$250
\$1,000 Annual maximum + \$250 Carryover account \$1,250 Total annual maximum with carryover	Benefit in year four Member gets one cleaning and one regular exam and incurs \$300 in paid claims. Member earns a \$250 carryover benefit that is applied to the next year's annual maximum.
	Carryover account balance \$500
\$1,000 Annual maximum + \$500 Carryover account \$1,500 Total annual maximum with carryover	Benefit in year five Member gets one cleaning and one regular exam and incurs \$1,300 in paid claims. Member does not earn the carryover benefit in year three but is able to utilize the carryover benefits earned in previous years to help pay the \$1,300 in claims. Because the entire \$500 would not be utilized by the \$1,300 claim, \$200 will carry over to the next year.
	Carryover account balance \$200
\$1,000 Annual maximum + \$200 Carryover account \$1,200 Total annual maximum with carryover	Benefit in year six Member has \$1,200 available to use in this year because of the \$1,000 regular annual maximum plus \$200 in remaining carryover benefit.



Better
benefits
at work.™

unum.com

A DENTAL NETWORK ACCESS PLAN IS AVAILABLE.

THIS POLICY PROVIDES LIMITED BENEFITS

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by Unum Insurance Company, Portland, ME.

© 2024 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

EN-1950350 FOR EMPLOYEES (2-24)