

Dental Rewards®

Wouldn't it be great if you could reward your employees for practicing good oral wellness?

With Dental Rewards you can, automatically.

With Dental Rewards' increasing annual maximum feature, your employees can "earn" additional money toward future years' annual maximums. That way, the money is there for them, when they need it most.

Annual maximum for Type 1, 2, 3 (Preventive, Basic, Major)	\$1,500
Annual Dental Reward (carryover) toward next year's annual max	+ \$250
Next year's annual max + Dental Reward	\$1,750
In this example, the annual benefit threshold limit is \$750, and maximum reward accumulation is \$1,000.	

Qualify for rewards by:

- Submitting at least one dental claim a year.
- Keeping total paid claims at or under the plan's annual benefit threshold limit.

To earn rewards in subsequent years, just follow these same guidelines.

Rewards may be accumulated from one year to the next, up to the maximum reward accumulation amounts and added to the annual maximum amount.

Annual Maximum	Annual Benefit Threshold	Annual Dental Reward	Maximum Reward Accumulation
\$750	\$250	\$125	\$500
\$1,000	\$500	\$250	\$1,000
\$1,500	\$750	\$250	\$1,000
\$2,000	\$750	\$400	\$1,200

Rewards will not be earned when:

- Total annual paid dental claims exceed the annual benefit threshold.
- No dental claims for covered procedures are submitted during the year.

If this happens, no rewards are earned and all accumulated rewards from previous years are given up. However, your employees can continue building rewards again the very next year.

Dental Rewards Takeover Credit:

Groups with a program similar to Dental Rewards on their previous plan are eligible for Dental Rewards Credits. This benefit if selected includes Dental Rewards Credits of \$250 for all members enrolled on the original effective date. The credit is available only to initial insureds and is not available on Starter Plans. The credit, and any amounts earned under our plan, will not exceed the maximum carryover proposed for the plan selected.