

Use your benefits when you need them most

Roll over *Lincoln DentalConnect*® benefits for future use.

Maximize your plan benefits

How many times have you hardly used your dental benefit during a year only to use it all or go over the maximum the following year?

The Lincoln *MaxRewards*® maximum rollover feature lets you use your benefits when you need them by rolling over a portion of your unused benefit into a *MaxRewards* account. You get the flexibility of using benefits — instead of losing them — by saving for more expensive dental treatment down the road.

How the *MaxRewards* feature works

If you're eligible for this feature,¹ your rollover amount is moved into your *MaxRewards* account balance each year. You can then use this account for future covered services during the years you use your plan's full maximum coverage.

Here's how you benefit

- Manage and use benefit dollars you'd lose under a traditional plan.
- Build your *MaxRewards* account balance to cover large claims.
- Accumulate rollover amounts over time — a reward for long-term membership.

¹To qualify for a rollover, a covered member must meet certain qualifications during the year. Please refer to your plan's contract language.



The *MaxRewards* feature in action

This sample plan shows how the *MaxRewards* feature lets you take full advantage of your dental benefit.

Plan year	Calendar-year maximum	Calendar-year maximum plus account balance	Eligible range (claim threshold)	Dental benefits paid	Rollover amount with out-of-network provider	Rollover amount with preferred provider	Account balance
1	\$1,000	\$1,000	\$600	\$300	\$250		\$250
2	\$1,000	\$1,250	\$600	\$0	\$0	\$0	\$250
3	\$1,000	\$1,250	\$600	\$1,100	\$0	\$0	\$150
4	\$1,000	\$1,150	\$600	\$500	—	\$350	\$500
5	\$1,000	\$1,500	\$600				

Year 1 You use \$300 toward the \$1,000 annual maximum and see an out-of-network dentist at least once.

- You had a paid claim, which is required for the *MaxRewards* feature on this sample plan.
- The \$300 benefit is less than the \$600 threshold for this plan, so you're eligible for a rollover.
- Since you saw an out-of-network dentist at least once, \$250 of the \$700 remaining calendar-year maximum is deposited into your *MaxRewards* account balance.

Year 2 You have a \$1,000 annual maximum and \$250 in your *MaxRewards* account balance. You didn't see the dentist, so you use \$0 toward the annual maximum.

- You must submit at least one claim in the calendar year to qualify for a rollover.
- Because no claims were submitted this year, the plan applies no rollover amount.
- You still have \$250 in your *MaxRewards* account balance from the prior year's rollover.

Year 3 You have \$1,000 annual maximum and \$250 in your *MaxRewards* account balance, and your in-network dentist claims total \$1,100.

- Your \$1,100 claim cost is above the \$1,000 maximum, so \$100 of the *MaxRewards* account balance is applied to cover the remaining cost.
- You've used your entire calendar-year maximum, so there's no benefit to roll over this year.
- You have \$150 remaining in your *MaxRewards* account balance for future use.

Year 4 You see an in-network dentist and have \$500 in dental claims.

- Your claims with an in-network dentist were less than the \$600 claim threshold, so you receive \$350 for the rollover amount.
- You start Year five with \$1,500 to spend on claims due to the accumulation in your *MaxRewards* account.

For plan effective dates in October, November, or December, the rollover feature starts as of the first full benefit year. For example, the first deposit for members with a November 1, 2023, group effective date will occur in 2025.



Access your *MaxRewards* account balance

- Log in to **LincolnFinancial.com**. Select **Dental Insurance**, then **My Benefits** and scroll to the bottom. Not registered? It's quick and easy!
- Download the **Lincoln Dental Mobile App** from the Apple or Google app stores. Once logged in, you can find your balance under **Your Dental Benefits**.
- You can also obtain your balance by calling Lincoln customer service at **800-423-2765** or by emailing Claims@LFG.com.

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