



Commonwealth of Kentucky Gold Plan

Keep smiling with dental benefits that don't go away

Anthem's annual carry-over feature helps you keep the benefits you've earned

Your Anthem dental plan gives you the option to roll over benefit dollars that you haven't used. This means you will have this money to use for future dental care you may need such as bridges and crowns.

How your annual carry-over feature works:

- This is a yearly opportunity to roll over \$350 in benefits if your annual dental claims are less than \$700. This money carries over year after year until you use it.
- You can roll over an additional \$350 in benefits each year you qualify — up to a maximum of \$1,500. Each person covered on your Anthem plan is also eligible to roll over \$350 each year — up to a maximum of \$1,500.
- In future years, if your dental claims are more than the plan's annual maximum, you can use your carry-over funds to pay for covered services.
- You must be enrolled in the dental plan for one full year before you are eligible to roll over your first \$350.
- You need to submit at least one claim between January 1 and December 31.
- Claims must be for covered services that have a **yearly maximum**, including exams and cleanings. Claims for covered services that have a **lifetime maximum**, such as orthodontics, do not count.
- **Network Boost** is an added benefit that comes with your dental plan. It lets you carry over extra benefit dollars if all of your dental claims are performed by dentists in your plan's network. This amount is in addition to the \$350 you are allowed to roll over each year.

We're ready to help

If you have questions about your dental benefits, call **844-402-KEHP (5347)** to talk with an Anthem representative, Monday through Friday, from 8 a.m. to 8 p.m. ET.



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